

Search report

Ref	Items	Index-term
E1	1	AU=WATSKY ERIC JACOB
E2	1	AU=WATSKY M
E3	40	*AU=WATSON A
E4	6	AU=WATSON A A
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Watson
09/453800

Enter P or PAGE for more

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File 347:JAPIO OCT 1976-2001/May(UPDATED 010905)

(c) 2001 JPO & JAPIO

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200151

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>>>No sets currently exist

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File 348, 349
Author Search

Search report

2/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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00938354

LIQUID EFFLUENT TREATMENT PLANT AND PROCESS
INSTALLATION ET PROCEDE DE TRAITEMENT D'EFFLUENT LIQUIDE
PATENT ASSIGNEE:

Kvaerner Technology and Research Limited, (2495891), St. James's House,
23 King Street, London SW1Y 6QY, (GB), (Applicant designated States:
all)

INVENTOR:

JONES, Richard, Bernard, 5 Teesgrange Avenue Darlington, County Durham
DL3 8BL, (GB)

WATSON, Andrew, James, 1 Southwell Green Haughton Grange, Darlington
County Durham DL1 2XE, (GB)

PATENT (CC, No, Kind, Date):

WO 9811028 980319

APPLICATION (CC, No, Date): WO 97939046 970905; WO 97GB2392 970905

PRIORITY (CC, No, Date): GB 9619197 960913

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: C02F-003/30; C02F-003/22

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

... GB)

WATSON, Andrew, James ...

2/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00864615

COSMETIC COMPOSITIONS
KOSMETIKA
COMPOSITIONS COSMETIQUES
PATENT ASSIGNEE:

THE PROCTER & GAMBLE COMPANY, (200173), One Procter & Gamble Plaza,
Cincinnati, Ohio 45202, (US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;NL;PT;SE)

INVENTOR:

GOLDSWORTHY, Maxine, Jane, 88 Bushey Court, Raynes Park, London SW20 0JG,
(GB)

JAKUBOVIC, David, Andrew, 35 Cherry Orchard, Staines, Middlesex TW18 2DE,
(GB)

JAMES, Martin, Ian, 59 Woodlands Road, Camberley, Surrey GU15 3ND, (GB)

SCALLY, James, Joseph, 14 Runnymede Court, Egham, Surrey TW20 9AA, (GB)

WATSON, Andrew, David, 75 Somerset Road, Meadvale, Redhill, Surrey RH1
6ND, (GB)

LEGAL REPRESENTATIVE:

Woof, Victoria et al (84402), Procter & Gamble Technical Centres Ltd,
Patent Department, Lovett House, Lovett Road, Staines, Middlesex TW18
3AZ, (GB)

PATENT (CC, No, Kind, Date): EP 871425 A1 981021 (Basic)

EP 871425 A1 990407

WO 9720540 970612

APPLICATION (CC, No, Date): EP 96941426 961122; WO 96US18672 961122

PRIORITY (CC, No, Date): GB 9524717 951202

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;

Search report

NL; PT; SE
INTERNATIONAL PATENT CLASS: A61K-007/035; A61K-031/74; A61K-007/06;
A61K-007/00;

NOTE:

No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

... GB)
WATSON, Andrew, David ...

2/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00764954

DIVERSITY RECEIVER WITH COMBINER FOR EQUALIZATION AND DIVERSITY TRANSMITTER
WITH SPLITTER AND DELAY

DIVERSITY-EMPFANGER MIT KOMBINATOR ZUR ENTZERRUNG UND DIVERSITY-SENDER MIT
VERTEILER UND VERZOGERUNG

RECEPTEUR EN DIVERSITE DOTE D'UN MELANGEUR POUR L'EGALISATION ET
TRANSMETTEUR EN DIVERSITE DOTE D'UN DIVISEUR ET D'UN ELEMENT DE RETARD

PATENT ASSIGNEE:

MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,
(US), (applicant designated states: DE;FR;GB)

INVENTOR:

WATSON, Andrew, William, Drewry , Mariemont 66A Ashley Road, Bathford
Bath BA1 7TS, (GB)

LEGAL REPRESENTATIVE:

Gibson, Sarah Jane et al (73531), Motorola European Intellectual Property
Operations Midpoint Alencon Link, Basingstoke, Hampshire RG21 7PL, (GB)
PATENT (CC, No, Kind, Date): EP 728384 A1 960828 (Basic)

WO 9608088 960314

APPLICATION (CC, No, Date): EP 95928351 950808; WO 95US10046 950808

PRIORITY (CC, No, Date): US 304102 940909

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04B-007/02; H04B-007/10; H04Q-007/38;

H04Q-007/30; H04Q-007/20;

NOTE:

No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

WATSON, Andrew, William, Drewry ...

2/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00555020

TRANSFER OF BIOLOGICAL SAMPLES.

UBERTRAGUNG VON BIOLOGISCHEN PROBEN.

TRANSFERT D'ECHANTILLONS BIOLOGIQUES.

PATENT ASSIGNEE:

MEDICAL RESEARCH COUNCIL, (791450), 20 Park Crescent, London W1N 4AL,
(GB), (applicant designated states: DE;FR;GB)

INVENTOR:

STUBBINGS, Stephen, 106 Wulfstan Way, Cambridge CB1 4QJ, (GB)

Search report

JONES, Peter, The Old Stables Catley's Walk, Sawston Cambridge CB2 4HR,
(GB)
WATSON, Andrew Robert , 115 Weardale Avenue, South Bents, Sunderland
Tyne and Wear SR6 8AX, (GB)
MALLET, Frank, 10 Kinnaird Way, Cambridge CB1 4SN, (GB)
BOND, Christopher, Charles, 135 Coleridge Road, Cambridge CB1 3NP, (GB)
LEGAL REPRESENTATIVE:
Morton, Colin David (34122), Keith W Nash & Co. Pearl Assurance House
90-92 Regent Street, Cambridge CB2 1DP, (GB)
PATENT (CC, No, Kind, Date): EP 566602 A1 931027 (Basic)
WO 9212233 920723
APPLICATION (CC, No, Date): EP 92901829 911224; WO 91GB2319 911224
PRIORITY (CC, No, Date): GB 9100623 910111
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: C12M-001/32; G01N-035/06;
NOTE:
No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
... GB)
WATSON, Andrew Robert ...

2/3,K/5 (Item 5 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00310616

**Synthetic antigens for the detection of aids-related disease caused by
LAV-2**
**Synthetische Antigene zur Bestimmung der AIDS-bezogenen, von LAV-2
verursachten Krankheiten**
**Antigenes synthetiques pour la detection de maladies liees au SIDA causees
par LAV-2**

PATENT ASSIGNEE:

GENETIC SYSTEMS CORPORATION, (519930), 3005 First Avenue, Seattle
Washington 98121, (US), (Proprietor designated states: all)
INSTITUT PASTEUR, (250795), 28, rue du Docteur Roux, 75724 Paris Cedex 15
, (FR), (Proprietor designated states: all)

INVENTOR:

Cosand, Wesley L., 9022 N.E. 152nd Street, Bothell, WA 98011, (US)
Watson, Andrew J. , 1400 25th Avenue East, Seattle, WA 98112, (US)
Houghton, Raymond L., 14018 110th Avenue North East, Kirkland, WA 98034,
(US)
Montagnier, Luc, 21 Rue de Malaby, Le Plessey-Robinson, (FR)
Alizon, Marc, 71 Rue du Cardinal Lemoine, Paris, (FR)
Chamaret, Solange, 324 Rue Lecourbe, Paris, (FR)

LEGAL REPRESENTATIVE:

Gutmann, Ernest et al (15992), Ernest Gutmann - Yves Plasseraud S.A. 3,
rue Chauveau-Lagarde, 75008 Paris, (FR)
PATENT (CC, No, Kind, Date): EP 284383 A1 880928 (Basic)
EP 284383 B1 940713
EP 284383 B2 000405
APPLICATION (CC, No, Date): EP 88302596 880324;
PRIORITY (CC, No, Date): US 30403 870325; US 35408 870407
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: C07K-007/00; C12N-015/00; G01N-033/00;
A61K-039/00
ABSTRACT WORD COUNT: 67

Search report

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200014	1775
CLAIMS B	(German)	200014	1585
CLAIMS B	(French)	200014	1874
SPEC B	(English)	200014	6291
Total word count - document A			0
Total word count - document B			11525
Total word count - documents A + B			11525

INVENTOR:
... US)

Watson, Andrew J ...

2/3,K/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00828842

SINGLE TARGET COUNTING ASSAYS USING SEMICONDUCTOR NANOCRYSTALS

**ANALYSES DE COMPTAGE DE CIBLES SIMPLES AU MOYEN DE NANOCRISTAUX
SEMI-CONDUCTEURS**

Patent Applicant/Assignee:

QUANTUM DOT CORPORATION, 26136 Research Road, Hayward, CA 94545, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

EMPEDOCLES Stephen Alexander, 2507 Mardell Way, Mountain View, CA 94043,
US, US (Residence), US (Nationality), (Designated only for: US)

WATSON Andrew R, 1 Spring Lane, Belmont, CA 94002, US, US (Residence),
GB (Nationality), (Designated only for: US)

Legal Representative:

MANN Jeffry S (agent), Townsend Townsend and Crew LLP, Two Embarcadero
Center, 8th floor, San Francisco, CA 94111 (et al), US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161348 A1 20010823 (WO 0161348)

Application: WO 2001US5164 20010216 (PCT/WO US0105164)

Priority Application: US 2000182844-20000216

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23973

Patent Applicant/Inventor:

... Designated only for: US)

WATSON Andrew R ...

2/3,K/7 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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Search report

00825018

**IMMUNOCHROMATOGRAPHIC METHODS FOR DETECTING AN ANALYTE IN A SAMPLE WHICH
EMPLOY SEMICONDUCTOR NANOCRYSTALS AS DETECTABLE LABELS**
**METHODES IMMUNOCHROMATOGRAPHIQUES DESTINEES A DETECTER UNE SUBSTANCE DANS
UN ECHANTILLON PAR L'EMPLOI DE NANOCRISTAUX SEMI-CONDUCTEURS COMME
AGENTS DE MARQUAGE DETECTABLES**

Patent Applicant/Assignee:

QUANTUM DOT CORPORATION, 26136 Research Road, Hayward, CA 94545, US, US
(Residence), US (Nationality)

Inventor(s):

DANIELS Robert H, 136 Seale Avenue, Palo Alto, CA 94303, US,
WATSON Andrew R, 1 Spring Lane, Belmont, CA 94002, US

Legal Representative:

ROBINS Roberta L (agent), Robins & Associates, Suite 200, 90 Middlefield
Road, Menlo Park, CA 94025 (et al), US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157522 A2 20010809 (WO 0157522)

Application: WO 2001US2846 20010129 (PCT/WO US0102846)

Priority Application: US 2000180811 20000207; US 2000750223 20001227

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19143

Inventor(s):

... WATSON Andrew R

2/3,K/8 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00566060 **Image available**

LIQUID EFFLUENT TREATMENT PLANT AND PROCESS
INSTALLATION ET PROCEDE DE TRAITEMENT D'EFFLUENT LIQUIDE

Patent Applicant/Assignee:

KVAERNER METALS DAVY LIMITED, KVAERNER METALS DAVY LIMITED, Ashmore
House, Richardson Road, Stockton-on-Tees TS18 3RE, GB

Inventor(s):

JONES Richard Bernard, JONES, Richard, Bernard, 5 Teesgrange Avenue,
Darlington, County Durham DL3 8BL, GB

WATSON Andrew James, WATSON, Andrew, James, 1 Southwell Green,
Haughton Grange, Darlington, County Durham DL1 2XE, GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 9811028 A1 19980319

Application: WO 97GB2392 19970905 (PCT/WO GB9702392)

Priority Application: GB 9619197 19960913

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK

MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN

YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK

ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN

TD TG

Search report

Publication Language: English
Filing Language: English
Fulltext Word Count: 9130

Inventor(s):

... JONES, Richard, Bernard , 5 Teesgrange Avenue, Darlington, County
Durham DL3 8BL , GB
WATSON Andrew James ...

2/3,K/9 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00520230

COSMETIC COMPOSITIONS
COMPOSITIONS COSMETIQUES

Patent Applicant/Assignee:
THE PROCTER & GAMBLE COMPANY
GOLDSWORTHY Maxine Jane
JAKUBOVIC David Andrew
JAMES Martin Ian
SCALLY James Joseph
WATSON Andrew David

Inventor(s):

GOLDSWORTHY Maxine Jane
JAKUBOVIC David Andrew
JAMES Martin Ian
SCALLY James Joseph

WATSON Andrew David

Patent and Priority Information (Country, Number, Date):

Patent: WO 9720540 A1 19970612
Application: WO 96US18672 19961122 (PCT/WO US9618672)
Priority Application: GB 9524717 19951202

Designated States: AU CA CN CZ JP MX US AT BE CH DE DK ES FI FR GB GR IE IT
LU MC NL PT SE

Publication Language: English
Fulltext Word Count: 8285

Inventor(s):

GOLDSWORTHY Maxine Jane
JAKUBOVIC David Andrew
JAMES Martin Ian
SCALLY James Joseph
WATSON Andrew David

2/3,K/10 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00412405

DIVERSITY RECEIVER WITH COMBINER FOR EQUALIZATION AND DIVERSITY TRANSMITTER
WITH SPLITTER AND DELAY

RECEPTEUR EN DIVERSITE DOTE D'UN MELANGEUR POUR L'EGALISATION ET
TRANSMETTEUR EN DIVERSITE DOTE D'UN DIVISEUR ET D'UN ELEMENT DE RETARD

Patent Applicant/Assignee:

MOTOROLA INC

Inventor(s):

WATSON Andrew William Drewry

Search report

Patent and Priority Information (Country, Number, Date):

Patent: WO 9608088 A1 19960314
Application: WO 95US10046 19950808 (PCT/WO US9510046)
Priority Application: US 94304102 19940909
Designated States: AU CA FI JP KR PL AT BE CH DE DK ES FR GB GR IE IT LU MC
NL PT SE
Publication Language: English
Fulltext Word Count: 5332

Inventor(s):

WATSON Andrew William Drewry

2/3,K/11 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00380157

IMPROVEMENTS IN OR RELATING TO ELECTROPHORESIS..
ELECTROPHORESE AMELIOREE

Patent Applicant/Assignee:
MEDICAL RESEARCH COUNCIL
WATSON Andrew Robert
SMITH Andrew Robert

Inventor(s):

WATSON Andrew Robert
SMITH Andrew Robert

Patent and Priority Information (Country, Number, Date):

Patent: WO 9511450 A1 19950427
Application: WO 94GB2297 19941020 (PCT/WO GB9402297)
Priority Application: GB 9321650 19931020
Designated States: JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 3334

Inventor(s):

WATSON Andrew Robert
SMITH Andrew Robert

2/3,K/12 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00338660

AUTOMATED PREPARATION OF NUCLEIC ACIDS
PREPARATION AUTOMATIQUE D'ACIDES NUCLEIQUES

Patent Applicant/Assignee:
MEDICAL RESEARCH COUNCIL
HAWKINS Trevor Leonard
SULSTON John Edward
WATSON Andrew Robert

Inventor(s):

HAWKINS Trevor Leonard
SULSTON John Edward
WATSON Andrew Robert

Patent and Priority Information (Country, Number, Date):

Patent: WO 9325912 A2-A3 19931223
Application: WO 93GB1222 19930609 (PCT/WO GB9301222)
Priority Application: GB 9212164 19920609

Search report

Designated States: AU JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 4271

Inventor(s):

HAWKINS Trevor Leonard
SULSTON John Edward
WATSON Andrew Robert

2/3,K/13 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00302220 **Image available**

TRANSFER OF BIOLOGICAL SAMPLES
TRANSFERT D'ECHANTILLONS BIOLOGIQUES

Patent Applicant/Assignee:

MEDICAL RESEARCH COUNCIL
STUBBINGS Stephen
JONES Peter
WATSON Andrew Robert
MALLET Frank
BOND Christopher Charles

Inventor(s):

STUBBINGS Stephen
JONES Peter
WATSON Andrew Robert
MALLET Frank
BOND Christopher Charles

Patent and Priority Information (Country, Number, Date):

Patent: WO 9212233 A1 19920723
Application: WO 91GB2319 19911224 (PCT/WO GB9102319)
Priority Application: GB 91623 19910111

Designated States: AT BE CH DE DK ES FR GB GR IT JP LU MC NL SE US
Publication Language: English
Fulltext Word Count: 4242

Inventor(s):

STUBBINGS Stephen
JONES Peter
WATSON Andrew Robert
MALLET Frank
BOND Christopher Charles

Search report

File 348:EUROPEAN PATENTS 1978-2001/Aug W04

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010830, UT=20010823

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	13	AU="WATSON ANDREW"
?		

Search report

1/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01268625

METHODS FOR MASS PRODUCTION OF PLANTLETS
TECHNIQUE DE PRODUCTION EN SERIE DE PLANTULES
PATENT ASSIGNEE:

Watson, Andrew, (3256710), 1940 Napa Avenue, Berkeley, CA 94707, (US),
(Applicant designated States: all)

INVENTOR:

Watson, Andrew , 1940 Napa Avenue, Berkeley, CA 94707, (US
PATENT (CC, No, Kind, Date):

WO 0111945 010222

APPLICATION (CC, No, Date): WO 954015 000811; WO 00US22127 000811

PRIORITY (CC, No, Date): US 375910 990817

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: A01H-001/00

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

Watson, Andrew ...

1/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01260250

PROCESS FOR INNOCUATING AN ELEMENT IN STEEL
VERFAHREN ZUM UNSCHADLICH MACHEN EINES ELEMENTES IN STAHL
PROCEDE D'INOCULATION D'UN ELEMENT DANS DE L'ACIER
PATENT ASSIGNEE:

UNIVERSITY OF LEEDS, (243385), 175 Woodhouse Lane, Leeds LS2 3AR, (GB),
(Applicant designated States: all)

INVENTOR:

XIUQING, Li, Thermotech Limited, Surrey Technology centre, Occam Road,
Surrey GU2 5YH, (GB)

DRUMMOND-BRYSON, Richard, University of Leeds, 175 Woodhouse Lane, Leeds
LS2 9JT, (GB)

ANIMESH, Jha, University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
(GB)

COCHRANE, Robert, Charles, University of Leeds, 175 Woodhouse Lane, Leeds
LS2 9JT, (GB)

WATSON, Andrew , University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
(GB)

PATENT (CC, No, Kind, Date):

WO 0107666 010201

APPLICATION (CC, No, Date): WO 946169 000724; WO 00GB2797 000724

PRIORITY (CC, No, Date): GB 9917330 990724

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: C21C-007/04; C22C-033/00; C22C-038/16;

C22C-38:12; C22C-38:06

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

Search report

... GB)
WATSON, Andrew ...

1/3,K/3 (Item 3 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01231948

METHODS OF SOFTWARE DRIVEN FLOW SORTING FOR REITERATIVE SYNTHESIS CYCLES
PROCEDES DE SEPARATION PAR CYTOFLUOROMETRIE DE FLUX COMMANDES PAR LOGICIEL
DESTINES A DES CYCLES DE SYNTHESE REITERATIFS

PATENT ASSIGNEE:

AXYS PHARMACEUTICALS, INC., (1773415), 180 Kimball Way, South San
Francisco, CA 94080, (US), (Applicant designated States: all)

INVENTOR:

STEWART, Michael, 12742 Torrey Bluff 36, San Diego, CA 92130, (US)
NANTHAKUMAR, Alaganadan, 6737 Withesail Street, Carlsbad, CA 92009, (US)
WATSON, Andrew, 531 Colorado Avenue, Palo Alto, CA 94305, (US)

PATENT (CC, No, Kind, Date):

WO 0067894 001116

APPLICATION (CC, No, Date): WO 928952 000510; WO 00US12825 000510

PRIORITY (CC, No, Date): US 134028 990512

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: B01J-019/00

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

... US)

WATSON, Andrew ...

1/3,K/4 (Item 4 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01144705

BANDWIDTH PROVISION IN A COMMUNICATION SYSTEM
BANDBREITENZUORDNUNG IN EINEM KOMMUNIKATIONSSYSTEM
ATTRIBUTION DE LARGEURS DE BANDE DANS UN SYSTEME DE TELECOMMUNICATIONS

PATENT ASSIGNEE:

Motorola Limited, (2341770), Jays Close, Viables Industrial Estate,
Basingstoke, Hampshire RG22 4PD, (GB), (Applicant designated States:
all)

INVENTOR:

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WRAY, Antony, 94 Cowslip Bank Lychpit, Basingstoke Hampshire RG24 8RR,
(GB)

LEGAL REPRESENTATIVE:

Hudson, Peter David et al (52401), Motorola, European Intellectual
Property Operations, Midpoint Alencon Link, Basingstoke, Hampshire RG21
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PATENT (CC, No, Kind, Date): EP 1048185 A1 001102 (Basic)

WO 0013447 000309

APPLICATION (CC, No, Date): EP 99942837 990810; WO 99EP5824 990810

PRIORITY (CC, No, Date): GB 9818579 980827

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

Search report

LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04Q-007/38

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

WATSON, Andrew ...

1/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01144280

PROVIDING A SERVICE IN A COMMUNICATION SYSTEM

DIENSTABGABE IN EINEM KOMMUNIKATIONSSYSTEM

PRESTATION D'UN SERVICE DANS UN SYSTEME DE COMMUNICATION

PATENT ASSIGNEE:

Motorola Limited, (2341770), Jays Close, Viables Industrial Estate,
Basingstoke, Hampshire RG22 4PD, (GB), (Applicant designated States:
all)

INVENTOR:

DELLAVERSON, Lou, 11 Ferndale Road, Barrington, IL 60010, (US)

WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham, Portsmouth,
Hampshire PO6 4UF, (GB)

WRAY, Antony, 94 Cowslip Bank, Lychpit, Basingstoke, Hampshire RG24 8RR,
(GB)

LEGAL REPRESENTATIVE:

Hudson, Peter David (52401), Motorola, European Intellectual Property
Operations, Midpoint Alencon Link, Basingstoke, Hampshire RG21 7PL,
(GB)

PATENT (CC, No, Kind, Date): EP 1048158 A1 001102 (Basic)

WO 0013390 000309

APPLICATION (CC, No, Date): EP 99940177 990809; WO 99EP5765 990809

PRIORITY (CC, No, Date): GB 9818585 980827

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04L-029/06; H04L-012/28

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

... US)

WATSON, Andrew ...

1/3,K/6 (Item 6 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00771325

METHOD FOR HANDOVER IN MULTICELLULAR ENVIRONMENT

VERFAHREN ZUM WEITERREICHEN IN EINEM MULTIZELLULAREN UMFELD

PROCEDE DE TRANSFERT DANS UN ENVIRONNEMENT MULTICELLULAIRE

PATENT ASSIGNEE:

MOTOROLA LTD, (616700), Jays Close, Viables Industrial Estate,
Basingstoke, Hampshire RG22 4PD, (GB), (Proprietor designated states:
all)

Search report

INVENTOR:

WATSON, Andrew , 66A Ashley Road, Bachford, Bath, Avon BA1 7OS, (GB)
HOPKINSON, Jonathan, Priory Cottage, Bences Lane, Corsham, Wiltshire SN13
ODD, (GB)

LEGAL REPRESENTATIVE:

Ibbotson, Harold et al (45962), Motorola European Intellectual Property,
Operations, Midpoint, Alencon Link, Basingstoke, Hampshire RG21 7PL,
(GB)

PATENT (CC, No, Kind, Date): EP 784911 A1 970723 (Basic)
EP 784911 B1 990901
WO 9610893 960411

APPLICATION (CC, No, Date): EP 95935879 950928; WO 95EP3846 950928

PRIORITY (CC, No, Date): GB 9420002 941004

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: H04Q-007/38

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

WATSON, Andrew ...

1/3,K/7 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00780088

METHODS FOR MASS PRODUCTION OF PLANTLETS

TECHNIQUE DE PRODUCTION EN SERIE DE PLANTULES

Patent Applicant/Inventor:

WATSON Andrew , 1940 Napa Avenue, Berkeley, CA 94707, US, US (Residence)
, US (Nationality)

Legal Representative:

ALBOSZTA Marek, Lumen Intellectual Property Services, 45 Cabot Avenue,
Suite 110, Santa Clara, CA 95051-6670, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111945 A2 20010222 (WO 0111945)

Application: WO 2000US22127 20000811 (PCT/WO US0022127)

Priority Application: US 99375910 19990817

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 7270

Patent Applicant/Inventor:

WATSON Andrew ...

1/3,K/8 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00775243

PROCESS FOR INNOCUATING AN ELEMENT IN STEEL

PROCEDE D'INOCULATION D'UN ELEMENT DANS DE L'ACIER

Patent Applicant/Assignee:

UNIVERSITY OF LEEDS, 175 Woodhouse Lane, Leeds LS2 9JT, GB, GB

(Residence), GB (Nationality), (For all designated states except: US)

Search report

Patent Applicant/Inventor:

XIUQING Li, Thermotech Limited, Surrey Technology Centre, Occam Road,
Surrey GU2 5YH, GB, GB (Residence), CN (Nationality), (Designated only
for: US)

DRUMMOND-BRYSON Richard, University of Leeds, 175 Woodhouse Lane, Leeds
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)

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GB (Residence), GB (Nationality), (Designated only for: US)

COCHRANE Robert Charles, University of Leeds, 175 Woodhouse Lane, Leeds
LS2 9JT, GB, GB (Residence), GB (Nationality), (Designated only for: US
)

WATSON Andrew , University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
GB, GB (Residence), GB (Nationality), (Designated only for: US

Legal Representative:

STUTTARD Garry Philip, Urquhart-Dykes & Lord, Tower House, Merriion Way,
Leeds LS2 8PA, GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 200107666 A1 20010201 (WO 0107666)

Application: WO 2000GB2797 20000724 (PCT/WO GB0002797)

Priority Application: GB 9917330 19990724

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11132

Patent Applicant/Inventor:

... Designated only for: US)

WATSON Andrew ...

1/3,K/9 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00754764 **Image available**

METHODS OF SOFTWARE DRIVEN FLOW SORTING FOR REITERATIVE SYNTHESIS CYCLES
PROCEDES DE SEPARATION PAR CYTOFLUOROMETRIE DE FLUX COMMANDES PAR LOGICIEL
DESTINES A DES CYCLES DE SYNTHESE REITERATIFS

Patent Applicant/Assignee:

AXYS PHARMACEUTICALS INC, 180 Kimball Way, South San Francisco, CA 94080,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

STEWART Michael, 12742 Torrey Bluff #36, San Diego, CA 92130, US, US
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NANTHAKUMAR Alaganadan, 6737 Withesail Street, Carlsbad, CA 92009, US, US
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WATSON Andrew , 2170 Emerson Street, Palo Alto, CA 94301, US, US
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Legal Representative:

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Middlefield Road, Menlo Park, CA 94025, US,

Search report

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067894 A2-A3 20001116 (WO 0067894)
Application: WO 2000US12825 20000510 (PCT/WO US0012825)
Priority Application: US 99134028 19990512

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17189

Patent Applicant/Inventor:

... Designated only for: US)

WATSON Andrew ...

1/3,K/10 (Item 4 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00701640 **Image available**

BANDWIDTH PROVISION IN A COMMUNICATION SYSTEM

ATTRIBUTION DE LARGEURS DE BANDE DANS UN SYSTEME DE TELECOMMUNICATIONS

Patent Applicant/Assignee:

MOTOROLA LIMITED, MOTOROLA LIMITED , Viables Industrial Estate,
Basingstoke, Hampshire RG22 4PD , GB

Inventor(s):

WATSON Andrew , WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham,
Portsmouth, Hampshire PO6 4UF , GB

DELLAVERSON Lou, DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL
60010 , US

WRAY Antony, WRAY, Antony , 94 Cowslip Bank, Lychpit, Basingstoke,
Hampshire RG24 8RR , GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 0013447 A1 20000309 (WO 200013447)
Application: WO 99EP5824 19990810 (PCT/WO EP9905824)
Priority Application: GB 9818579 19980827

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 3504

Inventor(s):

WATSON Andrew ...

1/3,K/11 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

Search report

00701594 **Image available**

PROVIDING A SERVICE IN A COMMUNICATION SYSTEM

PRESTATION D'UN SERVICE DANS UN SYSTEME DE COMMUNICATION

Patent Applicant/Assignee:

MOTOROLA LIMITED, MOTOROLA LIMITED , Jays Close, Viables Industrial
Estate, Basingstoke, Hampshire RG22 4PD , GB

Inventor(s):

DELLAVERSON Lou, DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL
60010 , US

WATSON Andrew , WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham,
Portsmouth, Hampshire PO6 4UF , GB

WRAY Antony, WRAY, Antony , 94 Cowslip Bank, Lychpit, Basingstoke,
Hampshire RG24 8RR , GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 0013390 A1 20000309 (WO 200013390)

Application: WO 99EP5765 19990809 (PCT/WO EP9905765)

Priority Application: GB 9818585 19980827

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 3993

Inventor(s):

... DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL 60010 , US

WATSON Andrew ...

1/3,K/12 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00535628 **Image available**

SLIP CASTING

COULAGE EN BARBOTINE

Patent Applicant/Assignee:

BRITISH CERAMIC RESEARCH LIMITED, BRITISH CERAMIC RESEARCH LIMITED ,
Queens Road, Penkhull, Stoke­on­Trent, Staffordshire ST4 7LQ ,
GB

BRITECH INDUSTRIES LIMITED, BRITECH INDUSTRIES LIMITED , Cinderhill
Trading Estate, Weston Coyney Road, Longton, Stoke­on­Trent,
Staffordshire ST3 5JU , GB

Inventor(s):

DEAKIN Robert Norman, DEAKIN, Robert, Norman , British Ceramic Research
Limited, Queens Road, Penkhull, Stoke­on­Trent, Staffordshire
ST4 7LQ , GB

WATSON Andrew , WATSON, Andrew , Britech Industries Limited, Cinderhill
Trading Estate, Weston Coyney Road, Longton, Stoke­on­Trent,
Staffordshire ST3 5JU , GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 9735698 A1 19971002

Application: WO 97GB804 19970324 (PCT/WO GB9700804)

Priority Application: GB 966447 19960327

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH

Search report

KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 3610

Inventor(s):

... Ceramic Research Limited, Queens Road, Penkhull,
Stoke­on­Trent, Staffordshire ST4 7LQ , GB
WATSON Andrew ...

1/3,K/13 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00415430

METHOD FOR HANDOVER IN MULTICELLULAR ENVIRONMENT
PROCEDE DE TRANSFERT DANS UN ENVIRONNEMENT MULTICELLULAIRE

Patent Applicant/Assignee:

MOTOROLA LIMITED
WATSON Andrew
HOPKINSON Jonathan

Inventor(s):

WATSON Andrew
HOPKINSON Jonathan

Patent and Priority Information (Country, Number, Date):

Patent: WO 9610893 A1 19960411
Application: WO 95EP3846 19950928 (PCT/WO EP9503846)
Priority Application: GB 9420002 19941004

Designated States: CA FI JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT
SE

Publication Language: English
Fulltext Word Count: 2146

Inventor(s):

WATSON Andrew
HOPKINSON Jonathan

?

Search report

File 348:EUROPEAN PATENTS 1978-2001/Sep W02

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010906, UT=20010830

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	1749516	APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATION? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	38505	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	2184	S2(5N) (CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE - OR SHARE? OR HYBRID)
S4	1180	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	838	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	19772	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC()CARD? ?))
S7	434592	FEATURE? ? OR OPTION? ?
S8	64998	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	3827	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR ONLINE OR ON()LINE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	7223	S2-S6 AND S8
S11	1012	S10 AND S9
S12	3341	S5-S6 AND S8
S13	319	S12 AND S9
S14	3287	S6 AND S8
S15	298	S14 AND S9
S16	298	S14 AND (S9 AND S7)
S17	298	S14 AND S7 AND S9
S18	84	S6(2N)S7
S19	1	S6(2N)S7(3N)S9
S20	26	S6(2N)S7(3N)S8
S21	0	S19 AND S20
S22	27	S19 OR S20

Search report

22/3,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

01078933

Method and system for managing applications for a multi-function smartcard
Verfahren und System zum Verwalten von Anwendungen für eine
multifunktionelle Chipkarte
Methode et système pour la gestion des applications pour une carte à puce
multifonctionnelle

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
Boulevard, Los Angeles, California 90066, (US), (Applicant designated
States: all)

INVENTOR:

Pan, Jack C., 3651 Norwich Place, Rowland Heights, California 91748, (US)
Guzman, Marc A., 4128 Shadyglade Avenue, Studio City, California 92586,
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Smushkovich, Yosif, 1041 Second Street 3, Santa Monica, California 90403,
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Pinn, Fred, Laurel Terrace Drive, Studio City, California 91406, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjänst AB, Patron Carls väg 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 949595-A2: 991013-Basic)

APPLICATION (CC, No, Date): EP 99200967 990326;

PRIORITY (CC, No, Date): US 79803 980330

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

ABSTRACT WORD COUNT: 148

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9941	1394
SPEC A	(English)	9941	10639
Total word count - document A			12033
Total word count - document B			0
Total word count - documents A + B			12033

...SPECIFICATION invention, the cardholder is offered a selection of
service options by the system, including the option to download a new
application to the cardholder's smartcard. Upon selecting the
option to download a new application, the cardholder is offered a list
of qualified new applications...

22/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00979637

SYSTEM AND METHOD FOR MEMORY RESET OF A VEHICLE CONTROLLER

SYSTEM UND VERFAHREN ZUR SPEICHERRÜCKSETZUNG EINER FAHRZEUGSTEUERUNG

SYSTEME DE REMISE À ZÉRO DE MÉMOIRE D'UNITÉ DE COMMANDE DE VÉHICULE ET

Search report

PROCEDE AFFERENT

PATENT ASSIGNEE:

Ford Global Technologies, Inc., (2320931), Suite 911, Parklane Towers
East, One Parklane Boulevard, Dearborn, Michigan 48126, (US),
(Proprietor designated states: all)

INVENTOR:

PAULI, Allen, Joseph, 48975 Fairchild, Macomb Township, MI 48042, (US)
MELVILLE, Thomas, Robert, 22025 Chubb, Northville, MI 48167, (US)
GRANT, Kathleen, Arlow, 29250 Creekbend, Farmington Hills, MI 48331, (US)
SCHMITT, David, Harold, 9173 Sandy Ridge, White Lake, MI 48386, (US)

LEGAL REPRESENTATIVE:

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Bushey Heath, Bushey, Herts WD23 1EE, (GB)

PATENT (CC, No, Kind, Date): EP 954863 A1 991110 (Basic)
EP 954863 B1 010620
WO 9833181 980730

APPLICATION (CC, No, Date): EP 98900002 980105; WO 98IB2 980105

PRIORITY (CC, No, Date): US 786941 970123

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: G11C-007/00; G11C-016/06

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200125	702
CLAIMS B	(German)	200125	640
CLAIMS B	(French)	200125	830
SPEC B	(English)	200125	3003
Total word count - document A			0
Total word count - document B			5175
Total word count - documents A + B			5175

...SPECIFICATION reset of the corresponding portion of memory as described above.

In a preferred embodiment, a **memory reset request** is a menu-selectable option on a connectable service tool. This allows a service technician to reset a portion of...

22/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00480869

Integrated data link controller with synchronous link interface and asynchronous host processor interface

Integrierte Datenubertragungsstreckensteuerung mit synchroner Leitungsschnittstelle und asynchroner Host-Prozessor-Schnittstelle

Dispositif integre de commande d'une voie de donnees avec interface synchrone de liaison et interface asynchrone avec le processeur hote

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states:
BE;CH;DE;ES;FR;GB;IT;LI;NL;SE)

INVENTOR:

Farrell, Joseph Kevin, 4713 Tortoise Shell Drive, Boca Raton, Florida
33487, (US)
Gordon, Jeffrey Scott, 5107 Woodmere Drive, No. 203 Centreville, Virginia
22020, (US)

Search report

Jenness, Robert V., 1499 West Royal Palm Road, Boca Raton, Florida 33486,
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Kuhl, Daniel C., 16416 Cherry Way, Delray Beach, Florida 33484, (US)

Lee, Timothy Vincent, 1798 S.W. 11th Street, Boca Raton, Florida 33486,
(US)

Parker, Tony Edwin, 1745 N.W. 4th Avenue. Unit No. 5, Boca Raton, Florida
33432-1545, (US)

LEGAL REPRESENTATIVE:

Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 447054 A2 910918 (Basic)
EP 447054 A3 951025
EP 447054 B1 990107

APPLICATION (CC, No, Date): EP 91301499 910225;

PRIORITY (CC, No, Date): US 495810 900315

DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: H04L-029/06;

ABSTRACT WORD COUNT: 233

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9901	4873
CLAIMS B	(German)	9901	4464
CLAIMS B	(French)	9901	6004
SPEC B	(English)	9901	66251
Total word count - document A			0
Total word count - document B			81592
Total word count - documents A + B			81592

22/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00467820

Exception memory feature.

Ausnahmenbehandlungsspeicher.

Systeme de memorisation de traitements speciaux.

PATENT ASSIGNEE:

XEROX CORPORATION, (219781), Xerox Square - 020, Rochester New York 14644
, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Filion, Joseph L., 7 Bluhm Road, Fairport, New York 14450, (US)

Levine, Jonathan D., 58 Indiana Street, Rochester, New York 14609, (US)

Schmitt, Paul F., 4743 Rushmore Road, Palmyra, New York 14522, (US)

LEGAL REPRESENTATIVE:

Patentanwalte Grunecker, Kinkeldey, Stockmair & Partner (100721),
Maximilianstrasse 58, W-8000 Munchen 22, (DE)

PATENT (CC, No, Kind, Date): EP 482311 A1 920429 (Basic)

APPLICATION (CC, No, Date): EP 91113789 910816;

PRIORITY (CC, No, Date): US 588409 900926

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G03G-015/00;

ABSTRACT WORD COUNT: 121

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	217
SPEC A	(English)	EPABF1	4812

Search report

Total word count - document A 5029
Total word count - document B 0
Total word count - documents A + B 5029

...SPECIFICATION the use of apply icon 616. The second part of the flow chart is to **apply** the **features** in **memory** to **selected** document numbers. In a preferred embodiment, it is only possible to **apply** those **features** in **memory** to **selected** documents.

With reference to the flow charts, there is first a determination if the memory...

22/3,K/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00442469

An electronic device for viewing, recognizing and localizing objects, and an operating procedure therefore.

Elektronische Vorrichtung zum Beobachten, Erkennen und Lokalisieren von Gegenständen und Betriebsverfahren dafür.

Dispositif électronique pour visualiser, reconnaître et localiser des objets, et procede de fonctionnement pour un tel dispositif.

PATENT ASSIGNEE:

SINCON S.p.A., (1308650), Via A. Serra, 62, I-00191 Roma, (IT),

(applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;LI;LU;NL;SE)

INVENTOR:

Michelangeli, Enzo, Via Fonte dell'Olio, 1, I-00153 Roma, (IT)

LEGAL REPRESENTATIVE:

Lanzoni, Luciano (47636), c/o Bugnion S.p.A. Piazza dei Re di Roma, 21,

I-00183 Roma, (IT)

PATENT (CC, No, Kind, Date): EP 432108 A2 910612 (Basic)

EP 432108 A3 930107

APPLICATION (CC, No, Date): EP 90830493 901030;

PRIORITY (CC, No, Date): IT 8948514 891102

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06K-009/80;

ABSTRACT WORD COUNT: 159

LANGUAGE (Publication,Procedural,Application): English; English; Italian

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	EPABF1	862
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SPEC A	(English)	EPABF1	2870
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Total word count - document A	3732
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Total word count - document B	0
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Total word count - documents A + B	3732
------------------------------------	------

...SPECIFICATION specifications, selected according to the type of objects to be identified and to the particular **application**, into a **memory** denoted 6. These same parameters and **specifications**, which will reflect **features** essential to the subsequent recognition of a given object, may include thresholds, tolerances and dimensions...

22/3,K/6 (Item 6 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00396822

Search report

Synchronising and processing of memory access operations
Synchronisierung und Verarbeitung von Speicherzugriffsoperationen
Synchronisation et traitement d'operations d'accès à la mémoire

PATENT ASSIGNEE:

DIGITAL EQUIPMENT CORPORATION, (313081), 111 Powdermill Road, Maynard
Massachusetts 01754-1418, (US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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Kann, James, 33 Lexington Avenue No. 2, Cambridge, Massachusetts 02138,
(US)
Delahunt, Stephen J., PO Box 165, Harvard, Massachusetts 01451, (US)
Fossum, Trygve, PO Box 96, Northboro, Massachusetts 01532, (US)

LEGAL REPRESENTATIVE:

Maggs, Michael Norman et al (59191), Kilburn & Strode 30 John Street,
London WC1N 2DD, (GB)

PATENT (CC, No, Kind, Date): EP 381325 A2 900808 (Basic)
EP 381325 A3 920603
EP 381325 B1 970813

APPLICATION (CC, No, Date): EP 90300385 900112;

PRIORITY (CC, No, Date): US 306541 890203

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-012/08;

ABSTRACT WORD COUNT: 180

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	525
CLAIMS B	(English)	9708W2	562
CLAIMS B	(German)	9708W2	509
CLAIMS B	(French)	9708W2	651
SPEC A	(English)	EPABF1	6634
SPEC B	(English)	9708W2	6576
Total word count - document A			7159
Total word count - document B			8298
Total word count - documents A + B			15457

...SPECIFICATION a deadlocked state for a particular cache block to be
unlocked before the unit's **memory** access **request** is honored.

According to another **preferred feature** of this invention, fairness
in the processing of memory access requests is insured by the...

22/3,K/7 (Item 7 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00370853

Operating environment for software using different data structures.

Betriebsumgebung für Programme, die verschiedene Datenstrukturen benutzen.

Environnement d'exploitation pour logiciel utilisant des structures de
données différentes.

PATENT ASSIGNEE:

A. C. Nielsen Company, (677110), Nielsen Plaza, Northbrook Illinois 60062
, (US), (applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Hetherington, Alan, 5660 Pepperwood Avenue, Lakewood California 90712,
(US)

Search report

Addison, Tim, 8804 Saddlehorn Drive, No 111, Irving Texas 75063, (US)
LEGAL REPRESENTATIVE:
Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick
Court High Holborn, London WC1R 5DJ, (GB)
PATENT (CC, No, Kind, Date): EP 378899 A2 900725 (Basic)
EP 378899 A3 920513
APPLICATION (CC, No, Date): EP 89310832 891020;
PRIORITY (CC, No, Date): US 260889 881021; US 260946 881021; US 260983
881021; US 307313 890206
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-009/46;
ABSTRACT WORD COUNT: 209

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	4169
SPEC A	(English)	EPABF1	33671
Total word count - document A			37840
Total word count - document B			0
Total word count - documents A + B			37840

...SPECIFICATION Embodiments

Referring to FIG. 1, the Operating Environment according to the present invention produces aggregate **application** program **features** (**preferably** within CPU **memory**) in block 102. The Operating Environment may be considered to be a software "platform" on...

22/3,K/8 (Item 8 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00370832

Space management system incorporating a software-operating environment.
Raumverwaltungssystem, das eine Softwarebetriebsumgebung umfasst.
Systeme de gestion d'espace incorporant un environnement d'exploitation de logiciel.

PATENT ASSIGNEE:

A.C. Nielsen Company, (677111), Nielsen Plaza, Northbrook Illinois
60062-6288, (US), (applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Hetherington, Alan, 5660 Pepperwood Avenue, Lakewood California 90712,
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Addison, Tim, 8804 Saddlehorn Drive, No. 111, Irving Texas 75063, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick
Court High Holborn, London WC1R 5DJ, (GB)
PATENT (CC, No, Kind, Date): EP 377273 A2 900711 (Basic)
EP 377273 A3 920122
APPLICATION (CC, No, Date): EP 89310810 891020;
PRIORITY (CC, No, Date): US 260889 881021; US 260946 881021; US 260983
881021; US 307313 890206
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-015/24;
ABSTRACT WORD COUNT: 203

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Search report

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	560
SPEC A	(English)	EPABF1	33611
Total word count - document A			34171
Total word count - document B			0
Total word count - documents A + B			34171

...SPECIFICATION Embodiments

Referring to FIG. 1, the Operating Environment according to the present invention produces aggregate **application** program **features** (**preferably** within CPU **memory**) in block 102. The Operating Environment may be considered to be a software "platform" on...

22/3,K/9 (Item 9 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00306058

Digital data processing system.

Digitales Datenverarbeitungssystem.

Systeme de traitement de donnees numeriques.

PATENT ASSIGNEE:

DATA GENERAL CORPORATION, (410940), Route 9, Westboro Massachusetts 01581
, (US), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

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Wallach, Walter, A., Jr., 1336 Medfield Road, Raleigh North Carolina
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LEGAL REPRESENTATIVE:

Robson, Aidan John et al (69471), Reddie & Grose 16 Theobalds Road,
London WC1X 8PL, (GB)

PATENT (CC, No, Kind, Date): EP 290111 A2 881109 (Basic)

EP 290111 A3 890503

EP 290111 B1 931222

APPLICATION (CC, No, Date): EP 88200917 820521;

PRIORITY (CC, No, Date): US 266404 810522

Search report

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE
RELATED PARENT NUMBER(S) - PN (AN):
EP 67556 (EP 823025960)
INTERNATIONAL PATENT CLASS: G06F-009/30;
ABSTRACT WORD COUNT: 123

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1044
CLAIMS B	(German)	EPBBF1	890
CLAIMS B	(French)	EPBBF1	1185
SPEC B	(English)	EPBBF1	154314
Total word count - document A			0
Total word count - document B			157433
Total word count - documents A + B			157433

...SPECIFICATION external world interface. Other embodiments of CS 101 may use UIDs throughout, that is not **use** AONs even in JP 114.
Finally, information within MEM 112 is located through MEM 112...

22/3,K/10 (Item 10 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00258900

Memory device employing address multiplexing.

Speichereinrichtung unter Verwendung von Adressenmultiplex.

Dispositif de memoire a multiplexage d'adresses.

PATENT ASSIGNEE:

FUJITSU LIMITED, (211460), 1015, Kamikodanaka Nakahara-ku, Kawasaki-shi
Kanagawa 211, (JP), (applicant designated states: DE;FR;GB)
FUJITSU VLSI LIMITED, (723110), 1844-2, Kozoji-cho 2-chome, Kasugai-shi
Aichi 487, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Nakano, Masao, Chuodaidanchi 228-911 2-3-2, Chuodai, Kasugai-shi Aichi,
487, (JP)
Mochizuki, Hirohiko, 2393-1-401, Arima Miyamae-ku, Kawasaki-shi Kanagawa,
213, (JP)
Ohira, Tsuyoshi, Fudogaoka-haitsu, 102, 926 Shimosakunobe, Takatsu-ku
Kawasaki-shi Kanagawa 211, (JP)
Kodama, Yukinori, Mezon-kikuna 301 7-3-38, Kikuna Kohoku-ku, Yokohama-shi
Kanagawa, 222, (JP)
Nomura, Hidenori, Fujitsu-dai-1-eda-ryo 466-18 Edacho Midori-ku,
Yokohama-shi Kanagawa, 227, (JP)

LEGAL REPRESENTATIVE:

Schmidt-Evers, Jurgen, Dipl.-Ing. et al (10431), Patentanwalte
Mitscherlich & Partner, Sonnenstrasse 33, Postfach 33 06 09, W-8000
Munchen 33, (DE)

PATENT (CC, No, Kind, Date): EP 262413 A1 880406 (Basic)
EP 262413 B1 920722

APPLICATION (CC, No, Date): EP 87112567 870828;

PRIORITY (CC, No, Date): JP 86208527 860904; JP 86208526 860904

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G11C-008/00;

ABSTRACT WORD COUNT: 110

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Search report

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	810
CLAIMS B	(German)	EPBBF1	542
CLAIMS B	(French)	EPBBF1	727
SPEC B	(English)	EPBBF1	5370

Total word count - document A 0

Total word count - document B 7449

Total word count - documents A + B 7449

...SPECIFICATION CLK of the counter elements 53(sub 2) and 53(sub 3) corresponding to the **bits** A2 and A3 of **the** nibble counter 21, and the **bits** A2 and **A3** change while the bits A0 and A1 remain unchanged responsive to each nibble clock signal...

...explaining the switching of the nibble address for the case where the present embodiment is **applied** to a 1 Mbit **memory** device. The memory structure is **selected** by bonding **option** . FIG.15 is a plan view showing an integrated circuit package.

In FIG.14, a...

22/3,K/11 (Item 11 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00258488

Polymorphic mesh network image processing system.

Polymorphes Maschennetzwerk fur Bildverarbeitungssystem.

Systeme de traitement d'images a reseau maille polymorphe.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (applicant designated states: BE;CH;DE;ES;FR;GB;IT;LI;NL;SE)

INVENTOR:

Li, Hungwen, 60 Deerfield Lane South, Pleasantville, N.Y. 10570, (US)

LEGAL REPRESENTATIVE:

Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 257581 A2 880302 (Basic)

EP 257581 A3 891018

EP 257581 B1 940112

APPLICATION (CC, No, Date): EP 87112152 870821;

PRIORITY (CC, No, Date): US 902343 860829

DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/80;

ABSTRACT WORD COUNT: 116

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	369
CLAIMS B	(German)	EPBBF1	316
CLAIMS B	(French)	EPBBF1	412
SPEC B	(English)	EPBBF1	11505

Total word count - document A 0

Total word count - document B 12602

Total word count - documents A + B 12602

...SPECIFICATION of polymorphic mesh processing elements, each of which has processing capability embodied in an arithmetic and logic unit **with memory** , and also has programmable connection control capability with

Search report

geographic destination connections and also logical connections...

22/3,K/12 (Item 12 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00249803

Pattern inspection system.

System zur Untersuchung von Mustern.

Systeme d'inspection de motifs.

PATENT ASSIGNEE:

FUJITSU LIMITED, (211460), 1015, Kamikodanaka Nakahara-ku, Kawasaki-shi
Kanagawa 211, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Iwata, Satoshi, Fujitsu Atsugiryo 213, 2-3-10 Sakae-cho, Atsugi-shi
Kanagawa 243, (JP)

Ando, Moritoshi, River Heights 236, 2557-1 Tsumada, Atsugi-shi Kanagawa
243, (JP)

LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de
l'Universite, F-75340 Paris Cedex 07, (FR)

PATENT (CC, No, Kind, Date): EP 246145 A2 871119 (Basic)

EP 246145 A3 900124

EP 246145 B1 930728

APPLICATION (CC, No, Date): EP 87401052 870507;

PRIORITY (CC, No, Date): JP 86107407 860510; JP 86142940 860620

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G01N-021/88; G06K-009/62; G01R-031/28;

G01B-011/02;

ABSTRACT WORD COUNT: 226

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1603
CLAIMS B	(German)	EPBBF1	963
CLAIMS B	(French)	EPBBF1	1115
SPEC B	(English)	EPBBF1	5258
Total word count - document A			0
Total word count - document B			8939
Total word count - documents A + B			8939

...SPECIFICATION electrical signals encoded to binary data, and the binary data stored in a memory. The **binary** pattern data is then **applied** to spatial filters having **specific** characteristics, to extract **features** of the patterns, and detect any abnormalities in the patterns. More specifically, the above spatial filters detect...

22/3,K/13 (Item 13 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00210099

A method of providing notification to a held party.

Verfahren zu Bereitstellung einer Anzeige für einen gehaltenen Teilnehmer.

Un procede pour fournir un avertissement à un interlocuteur en garde.

PATENT ASSIGNEE:

AMERICAN TELEPHONE AND TELEGRAPH COMPANY, (589370), 550 Madison Avenue,

Search report

New York, NY 10022, (US), (applicant designated states: DE;FR;GB;IT;SE)
INVENTOR:

Berry III, Chester Arthur Palmer, 12721 Elm Street, Thornton Colorado
80241, (US)

Tolaini, Anna Maria, Via Vicenza 4/A, I-54037 Marina Di Massa, (IT)

LEGAL REPRESENTATIVE:

Blumbach Weser Bergen Kramer Zwirner Hoffmann Patentanwalte (100372),
Sonnenberger Strasse 100, W-6200 Wiesbaden 1, (DE)

PATENT (CC, No, Kind, Date): EP 222251 A2 870520 (Basic)

EP 222251 A3 890322

EP 222251 B1 921230

APPLICATION (CC, No, Date): EP 86114935 861028;

PRIORITY (CC, No, Date): US 794536 851104

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: H04M-003/00; H04M-003/58; H04Q-003/545;

ABSTRACT WORD COUNT: 208

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1424
CLAIMS B	(German)	EPBBF1	714
CLAIMS B	(French)	EPBBF1	883
SPEC B	(English)	EPBBF1	5213
Total word count - document A			0
Total word count - document B			8234
Total word count - documents A + B			8234

...SPECIFICATION addition to routine call processing algorithms. These
feature processing algorithms comprise lists of instructions that
specify processing operations. Each **feature** processing algorithm is
associated with a **specific** service **request**. A **feature** request is
generated at stations 100-0 through 100-n in FIG. 1 by depressing...

22/3,K/14 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00783228 **Image available**

AN ONLINE PURCHASE SYSTEM AND METHOD

SYSTEME ET PROCEDE D'ACHAT EN LIGNE

Patent Applicant/Assignee:

NETSPEND CORPORATION, 501 Congress Avenue, Suite 18, Austin, TX 78701, US
, US (Residence), US (Nationality)

Inventor(s):

SOSA Rogelio, 11624 Jollyville Road, #938, Austin, TX 78759, US,

SOSA Bertrand, 11624 Jollyville Road, #938, Austin, TX 78759, US,

Legal Representative:

STANFORD Gary R (agent), 610 West Lynn, Austin, TX 78703, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116768 A1 20010308 (WO 0116768)

Application: WO 2000US23413 20000825 (PCT/WO US0023413)

Priority Application: US 99384581 19990827; US 2000493886 20000128

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Search report

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26385

Fulltext Availability:
Detailed Description

Detailed Description

... through an encryption program 44 to maintain security of the system.

The customer can also **request** disbursement of **funds** . By **selecting** this **option** from the account management menu, the customer initiates a process by which the Corporation will...

22/3,K/15 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00743967 **Image available**

AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE

Patent Applicant/Assignee:

ECLEARING COM INC, 70 East Lake Street, Chicago, IL 60601, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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, US (Nationality), (Designated only for: US)

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US (Nationality), (Designated only for: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200057337 A1 20000928 (WO 0057337)

Application: WO 2000US8284 20000324 (PCT/WO US0008284)

Priority Application: US 99126204 19990325

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21131

Fulltext Availability:
Detailed Description

Detailed Description

... collected, both parties to the transaction are enabled to initiate and

Search report

approve price changes, automatic **funds** release interval changes or to **request** a cancellation of the transaction.

These **options** are **selected** through use of a Main Menu page item entitled "View Active Transactions", as shown in...

22/3,K/16 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00687798 **Image available**

STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER
SYSTEME DE TRANSACTION DE VALEURS STOCKEES COMPRENANT UN SERVEUR AVEC BASE
DE DONNEES INTEGREE

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, AMERICAN EXPRESS
TRAVEL RELATED SERVICES COMPANY, INC. , American Express Tower, World
Financial Center, New York, NY 10285 , US

Inventor(s):

BLANDINA Michael, BLANDINA, Michael , 7596 S. Telluride Court, Aurora, CO
80016 , US

BERRY Robert, BERRY, Robert , American Express Travel Related Services
Company, Inc., American Express Tower, World Financial Center, New
York, NY 10285 , US

BELCZYNSKI Mari, BELCZYNSKI, Mari , American Express Travel Related
Services Company, Inc., American Express Tower, World Financial Center,
New York, NY 10285 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0000915 A1 20000106 (WO 200000915)

Application: WO 99US12118 19990601 (PCT/WO US9912118)

Priority Application: US 98105406 19980626; US 99241188 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 6496

Fulltext Availability:

Detailed Description

Detailed Description

... facilitates ATM transfers to smartcards, phone cards, and other stored
value products. The funding subsystem **preferably** includes such
features as funding delays, input of batch **funds** , **applying** funding
fees, **applying funds** at a card or an account level, or handling
suspended/held funds.

Customer records are...

22/3,K/17 (Item 4 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00654932 **Image available**

Search report

**METHODS AND APPARATUS FOR A TRAVEL-RELATED MULTI-FUNCTION SMARTCARD
PROCEDES ET APPAREIL DE CARTE A PUCE MULTIFONCTIONS LIEE AUX VOYAGES**

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, AMERICAN EXPRESS
TRAVEL RELATED SERVICES COMPANY, INC. , American Express Tower, World
Financial Center, New York, NY 10285 , US

Inventor(s):

HOHLE William, HOHLE, William , 10882 West Cedar Fort Road, Lehi, UT
84043 , US

PETIT Frederic, PETIT, Frederic , 8885 South Goldwater Drive #2197,
Sandy, UT 84094 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9938129 A1 19990729

Application: WO 99US1388 19990121 (PCT/WO US9901388)

Priority Application: US 9812750 19980123

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12192

English Abstract

...applications useful in particular travel contexts; for example,
airline, hotel, rental car, and payment-related **applications** .
Furthermore, **memory** space and security **features** within **specific**
applications provide partnering organizations (e.g., airlines, hotel
chains, and rental car agencies) the ability...

22/3,K/18 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00639144 **Image available**

**GENERATING MEETING REQUESTS AND GROUP SCHEDULING FROM A MOBILE DEVICE
PRODUCTION DE DEMANDES DE REUNION ET PLANIFICATION DE GROUPE, A PARTIR D'UN
DISPOSITIF MOBILE**

Patent Applicant/Assignee:

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Inventor(s):

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WHITNEY Dave, WHITNEY, Dave , 2648 - 168th Avenue N.E., Bellevue, WA
98008 , US

ULRICH Bryce, ULRICH, Bryce , 13105 N.E. 135th Street, Kirkland, WA 98034
, US

FERRELL John I, FERRELL, John, I. , 3638 E. Fidalgo Drive, Clinton, WA
98236 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9922324 A1 19990506

Search report

Application: WO 98US22413 19981023 (PCT/WO US9822413)
Priority Application: US 9763164 19971024; US 9764986 19971107; US
9858679 19980410
Designated States: CA JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 17122

Fulltext Availability:
Detailed Description

Detailed Description

... has been sent to potential attendees. These features eliminate
duplicate messaging.

The present invention also **preferably** implements **features** which
reduce the **memory** required to implement the meeting **request feature**
by use of an abridged address book. Further, the present invention
preferably uses a set...

22/3,K/19 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00602523 **Image available**

METHOD FOR DETECTING DATA ERRORS
PROCEDE DE DETECTION D'ERREURS DE DONNEES

Patent Applicant/Assignee:

SQUARE D COMPANY, SQUARE D COMPANY ; 1415 South Roselle Road, Palatine,
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Inventor(s):

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BURKE George E, BURKE, George, E. , 9412 South Mere Court, Raleigh, NC
27615 , US

DUBE Dennis, DUBE, Dennis , 8 Bridge Lane, Pelham, NH 03076 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9848537 A1 19981029

Application: WO 98US8096 19980422 (PCT/WO US9808096)

Priority Application: US 97837730 19970422

Designated States: CA JP MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE

Publication Language: English
Filing Language: English
Fulltext Word Count: 8121

Fulltext Availability:
Detailed Description

Detailed Description

... is generally a computer or other device having a central processing
unit (CPU), a nonvolatile **memory** storage area for maintaining an
application program and information related to user **selected** operation

Search report

options for each individual field device on the network and a volatile memory storage area for...

22/3,K/20 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00587416 **Image available**

SYSTEM AND METHOD FOR MEMORY RESET OF A VEHICLE CONTROLLER
SYSTEME DE REMISE A ZERO DE MEMOIRE D'UNITE DE COMMANDE DE VEHICULE ET
PROCEDE AFFERENT

Patent Applicant/Assignee:

FORD GLOBAL TECHNOLOGIES INC, FORD GLOBAL TECHNOLOGIES, INC. , Suite 911,
Parklane Towers East, One Parklane Boulevard, Dearborn, MI 48126 , US

Inventor(s):

PAULI Allen Joseph, PAULI, Allen, Joseph , 48975 Fairchild, Macomb
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GRANT Kathleen Arlow, GRANT, Kathleen, Arlow , 29250 Creekbend,
Farmington Hills, MI 48331 , US

SCHMITT David Harold, SCHMITT, David, Harold , 9173 Sandy Ridge, White
Lake, MI 48386 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9833181 A1 19980730

Application: WO 98IB2 19980105 (PCT/WO IB98000002)

Priority Application: US 97786941 19970123

Designated States: CN CZ JP KR AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 3836

Fulltext Availability:

Detailed Description

Detailed Description

... reset of the corresponding portion of memory as described above.

In a preferred embodiment, a **memory reset request** is a menu-
selectable option on a connectable service tool. This allows a service
technician to reset a portion of...

22/3,K/21 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00577236 **Image available**

MULTI-KERNEL NEURAL NETWORK CONCURRENT LEARNING, MONITORING, AND
FORECASTING SYSTEM
SYSTEME D'APPRENTISSAGE, DE CONTROLE ET DE PREVISION CONCURRENTIELS A
RESEAU NEURONAL A NOYAUX MULTIPLES

Patent Applicant/Assignee:

JANNARONE Robert J, JANNARONE, Robert, J. , 3220 Henderson Mill Road &2,
Atlanta, GA 30341 , US

Inventor(s):

JANNARONE Robert J, JANNARONE, Robert, J. , 3220 Henderson Mill Road &2,
Atlanta, GA 30341 , US

Search report

Patent and Priority Information (Country, Number, Date):

Patent: WO 9822885 A1 19980528

Application: WO 97US21522 19971119 (PCT/WO US9721522)

Priority Application: US 9631195 19961120

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK

MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU

ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES

FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD

TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 15597

Fulltext Availability:

Detailed Description

Detailed Description

... historical time trials. The input processor 12 may use the historical data in the recent **feature memory** 36 to **apply** the input **feature specifications** 35 when computing the input feature values 34. An example of this type of input...

22/3,K/22 (Item 9 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00429740

OPTICAL SPECTROSCOPIC INFORMATION STORAGE

ENREGISTREMENT DE DONNEES PAR SPECTROSCOPIE OPTIQUE

Patent Applicant/Assignee:

SEROTECH INC

Inventor(s):

DURHAM Jayson T

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625735 A1 19960822

Application: WO 96US1862 19960214 (PCT/WO US9601862)

Priority Application: US 95389125 19950214

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO

RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ

TM AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML

MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8945

Fulltext Availability:

Detailed Description

Detailed Description

... access time and erasability, optical data storage can provide a unique combination of superior performance **features** that **make** them most appropriate for large **memory applications**. Indeed, despite of their present shortcomings, optical information storage systems promise to offer low cost...

22/3,K/23 (Item 10 from file: 349)

DIALOG(R) File 349:PCT Fulltext

Search report

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00380187

DIAGNOSTIC MONITOR SYSTEM

SYSTEME DIAGNOSTIQUE DE SURVEILLANCE

Patent Applicant/Assignee:

DIAGNOSTIC INSTRUMENTS LTD
GLASGOW CALEDONIAN UNIVERSITY
McGLONE John
CUMMING Anthony
MacENTEE Simon
PETRIE Alexander

Inventor(s):

McGLONE John
CUMMING Anthony
MacENTEE Simon
PETRIE Alexander

Patent and Priority Information (Country, Number, Date):

Patent: WO 9511488 A1 19950427
Application: WO 94GB2207 19941010 (PCT/WO GB9402207)
Priority Application: GB 9321572 19931019

Designated States: GB JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 6808

Fulltext Availability:

Detailed Description

Detailed Description

... and stored this in the form of a "weights" file back on to the static **memory card** under the current **application** name. These weights are used to map the neural inputs to the neural outputs.

An...could then be used on line to determine the wear level on hobs. A particular **feature** of this application was that the system was able to interpolate the wear level accurately...be located within the portable data collector obviating the need for the PC and the **memory card** in some **applications**. Also the data collector and computer terminals could be combined in a single portable or...

22/3,K/24 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00334501

IMPROVED SURFACE-ENHANCED RAMAN OPTICAL DATA STORAGE SYSTEM

SYSTEME PERFECTIONNE D'ENREGISTREMENT DE DONNEES OPTIQUES RAMAN AMELIORE EN SURFACE

Patent Applicant/Assignee:

MARTIN MARIETTA ENERGY SYSTEMS INC

Inventor(s):

VO-DINH Tuan

Patent and Priority Information (Country, Number, Date):

Patent: WO 9321638 A1 19931028
Application: WO 92US7256 19921005 (PCT/WO US9207256)
Priority Application: US 92865302 19920408

Designated States: AU CA JP KR AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE

Publication Language: English

Fulltext Word Count: 8236

Search report

Fulltext Availability:
Detailed Description

Detailed Description

... time and erasability, optical data storage systems can provide a unique combination of superior performance **features** that **make** them most appropriate for large **memory applications**. Optical data storage disks promise to offer low cost-per-bite, improved accessing characteristics and...

22/3,K/25 (Item 12 from file: 349)
DIALOG(R) File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00294625

IMPROVED MEMORY SYSTEM
SYSTEME DE MEMOIRE AMELIORE

Patent Applicant/Assignee:

HYATT Gilbert P

Inventor(s):

HYATT Gilbert P

Patent and Priority Information (Country, Number, Date):

Patent: WO 9204673 A1 19920319

Application: WO 91US6285 19910903 (PCT/WO US9106285)

Priority Application: US 90578041 19900904

Designated States: AT BE CA CH DE DK ES FR GB GR IT JP KR LU NL SE

Publication Language: English

Fulltext Word Count: 140302

Fulltext Availability:
Detailed Description

Detailed Description

... 4 encompass memory scan in terminology. One skilled in the art would readily be able to **apply** the disclosures of **memory** accessing operations to implement the 6 **features** of the present invention for writing operations, for read modify-write 7 operations, and for...

22/3,K/26 (Item 13 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00269988

SOFTWARE OPERATING ENVIRONMENT
CONTEXTE D'EXPLOITATION D'UN LOGICIEL

Patent Applicant/Assignee:

AC NIELSEN COMPANY

Inventor(s):

HETHERINGTON Alan

ADDISON Tim

Patent and Priority Information (Country, Number, Date):

Patent: WO 9004828 A1 19900503

Application: WO 89US4535 19891010 (PCT/WO US8904535)

Priority Application: US 88260889 19881021; US 88260946 19881021; US 88260983 19881021; US 89307313 19890206

Designated States: AU BR DK FI JP KR NO

Publication Language: English

Search report

Fulltext Word Count: 41117

Fulltext Availability:
Claims

Claim

... Embodiments Referring to FIG. 1, the Operating Environment according to the present invention produces aggregate **application** program **features** (**preferably** within CPU **memory**) in block 102. The Operating Environment may be considered to be a software 'platform' on...

22/3,K/27 (Item 14 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00269987

SPACE MANAGEMENT SYSTEM INCORPORATING SOFTWARE OPERATING ENVIRONMENT
SYSTEME DE GESTION DE L'ESPACE COMPRENANT UN CONTEXTE D'EXPLOITATION DE
LOGICIELS

Patent Applicant/Assignee:
AC NIELSEN COMPANY

Inventor(s):
HETHERINGTON Alan
ADDISON Tim

Patent and Priority Information (Country, Number, Date):

Patent: WO 9004827 A1 19900503
Application: WO 89US4450 19891010 (PCT/WO US8904450)
Priority Application: US 88260889 19881021; US 88260946 19881021; US
88260983 19881021; US 89307313 19890206

Designated States: AU BR DK FI JP KR NO

Publication Language: English

Fulltext Word Count: 37447

Fulltext Availability: NO
Claims

Claim

... Embodiments Referring to FIG. 1, the Operating Environment according to the present invention produces aggregate **application** program **features** (**preferably** within CPU **memory**) in block 102. The Operating Environment may be considered to be a software "platform" on..

NO
CLAIMS

NO
CLAIMS

Search report

File 348:EUROPEAN PATENTS 1978-2001/Sep W02

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010906, UT=20010830

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	1749516	APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATION- N? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	38505	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	2184	S2(5N) (CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T- ELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE - OR SHARE? OR HYBRID)
S4	1180	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	838	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO- PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	19772	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC()CARD? ?))
S7	434592	FEATURE? ? OR OPTION? ?
S8	64998	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	3827	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N- ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR HOMEPAGE? OR HO- ME()PAGE? OR ELECTRONIC OR WEBSITE? OR ON()LINE OR ONLINE)
S10	698	CASH?(2N) (CHECK? OR CHEQUE)
S11	3901	IC="H04L-029/06"
S12	7499	IC="G06F-017/60"
S13	511533	P
S14	1446	S2-S6 AND S11-S12
S15	1214	S14 AND S7
S16	1076	S3-S6 AND S11-S12
S17	905	S16 AND S7
S18	160	S6(2N)S5
S19	3	S18 AND (S11 OR S12)
S20	43	S4(2N)S5
S21	3	S20 AND (S11 OR S12)
S22	11	S3(2N)S4(10N)S7
S23	17	S19 OR S21 OR S22

Search report

23/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01297757

Smart card, and method of loading application programs and scripts into same

Chipkarte und Verfahren zum Laden von Anwendungsprogrammen und -programmskripts auf derselben

Carte a puce et methode pour charger celle-ci avec des programmes et des scripts d'application

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Sukeda, Hiroko, c/oHitachi Ltd. Intel. Prop. Group, New Marunouchi Bldg.,
5-1 Marunouchi 1-chome, , Chiyoda-ku, Tokyo 100-8220, (JP)

Mishina, Yusuke, c/oHitachi Ltd. Int. Prop. Group, New Marunouchi Bldg.,
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Ohki, Masaru, c/oHitachi Ltd. Int. Prop. Group, New Marunouchi Bldg., 5-1
Marunouchi 1-chome, , Chiyoda-ku, Tokyo 100-8220, (JP)

LEGAL REPRESENTATIVE:

Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1113407 A2-010704 (Basic)

APPLICATION (CC, No, Date): EP 2000128372 001222;

PRIORITY (CC, No, Date): JP 99369142 991227

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-017/32

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200127	901
SPEC A	(English)	200127	13226
Total word count - document A			14127
Total word count - document B			0
Total word count - documents A + B			14127

...SPECIFICATION simple information storage media. From the viewpoint of active use of their highly-reliable security **feature** or new cards that supercede the conventional magnetic card function, **smart cards** are expected to have **applications** in the **financial** field such as credit cards or electronic money, especially, as the implementation of interlinking a...

23/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01070738

Tape data storage cartridge with memory
Datenspeicherbandkassette mit Speicher

Search report

Cassette a bande pour stocker des donnees avec memoire

PATENT ASSIGNEE:

Hewlett-Packard Company, (206030), 3000 Hanover Street, Palo Alto,
California 94304, (US), (Applicant designated States: all)

INVENTOR:

Rae, Simon, 33 Beaufort Crescent, Stoke Gifford, Bristol BS34 8QY, (GB)
Watkins, Mark Robert, 12 Halsbury Road, Westbury Park, Bristol, BS6 7SR,
(GB)
Bartlett, Paul Frederick, 11405 W. Hickory Nut Street, Boise, Idaho 83713
, (US)

LEGAL REPRESENTATIVE:

Lawman, Matthew John Mitchell (84552), Hewlett-Packard Limited, IP
Section, Building 2, Filton Road, Stoke Gifford, Bristol BS34 8QZ, (GB)

PATENT (CC, No, Kind, Date): EP 942427 A2 990915 (Basic)

APPLICATION (CC, No, Date): EP 99301353 990224;

PRIORITY (CC, No, Date): GB 9805325 980313

DESIGNATED STATES: AT; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G11B-027/11; G11B-027/10; G11B-015/02;
G11B-023/04; G11B-023/087

ABSTRACT WORD COUNT: 156

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9937	1349
SPEC A	(English)	9937	6562
Total word count - document A			7911
Total word count - document B			0
Total word count - documents A + B			7911

...SPECIFICATION is the known MIFARE(R) system developed by Philips/Mikron
as is currently employed in "smart " credit card technology used in
personal banking applications . The main advantages and features of
this system as used by the present invention include high reliability, an
operating frequency...

23/3,K/3 (Item 3 from file: 348).

DIALOG(R) File 348:EUROPEAN PATENTS

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

Search report

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 150
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

23/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00945612

Electronic commerce settlement system
Elektronisches Rechnungsbegleichungsverfahren für den elektronischen
Handelsverkehr

Systeme de reglement des paiements en commerce electronique

PATENT ASSIGNEE:

FUJITSU LIMITED, (211466), 1-1, Kamikodanaka 4-chome, Nakahara-ku,
Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States:
all)

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INVENTOR:

Mori, Nobuyuki, Fujitsu Limited, 4-1-1, Kamikodanaka, Nakahara-ku,
Kawasaki-shi, Kanagawa 211-8588, (JP)

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Chiyoda-ku, Tokyo 102-0074, (JP)

Hirota, Takaaki, The Sakura Bank, Ltd., 3-1, Kudan Minami 1-chome,
Chiyoda-ku, Tokyo 102-0074, (JP)

LEGAL REPRESENTATIVE:

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House, 15-19 Kingsway, London WC2B 6UD, (GB)

PATENT (CC, No, Kind, Date): EP 858057 A2 980812 (Basic)
EP 858057 A3 990908

APPLICATION (CC, No, Date): EP 98300799 980204;

PRIORITY (CC, No, Date): JP 9723776 970206

DESIGNATED STATES: CH; DE; GB; LI; NL

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/12; G07F-007/10; **G06F-017/60** ;
G07F-019/00

ABSTRACT WORD COUNT: 107

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

Search report

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9833	7180
SPEC A	(English)	9833	45718
Total word count - document A			52898
Total word count - document B			0
Total word count - documents A + B			52898
...INTERNATIONAL PATENT CLASS: G06F-017/60			

...SPECIFICATION Then, the purchaser issues a purchase request to the seller, and transmits the provisional settlement **money card** (S730). After- **checking** the purchase **request** and the provisional settlement **money card** 82 (S740), the seller transmits the goods to the purchaser (S750). The purchaser checks the...

23/3,K/5 (Item 5 from file: 348)
 DIALOG(R) File 348:EUROPEAN PATENTS
 (c) 2001 European Patent Office. All rts. reserv.

00265036

Smart card having external programming capability and method of making same.

Chipkarte mit externer Programmiermöglichkeit und Verfahren zu ihrer Herstellung.

Carte a circuit integre ayant la possibilite d'une programmation externe et sa methode de fabrication.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Abraham, Dennis George, 5795 Gettysburg Dr., Concord, NC 28025, (US)

Double, Glen Paul, 8834 High Ridge Lane, Concord, NC 28025, (US)

Neckyfarow, Steven William, 2609 Lawton Bluff Rd., Matthews, NC 28105, (US)

Rohland, William Stanley, 4234 Rotunda Rd., Charlotte, NC 28226, (US)

Tung, Min-Hsiung George, 10309 Ben Franklin Ct., Matthews, NC 28105, (US)

LEGAL REPRESENTATIVE:

Monig, Anton, Dipl.-Ing. et al (8591), IBM Deutschland Informationssysteme GmbH, Patentwesen und Urheberrecht, D-70548 Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 275510 A2 880727 (Basic)
 EP 275510 A3 890405
 EP 275510 B1 921021

APPLICATION (CC, No, Date): EP 87118815 871218;

PRIORITY (CC, No, Date): US 4501 870120

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G07F-007/10;

ABSTRACT WORD COUNT: 206

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	608
CLAIMS B	(German)	EPBBF1	549
CLAIMS B	(French)	EPBBF1	660
SPEC B	(English)	EPBBF1	4147
Total word count - document A			0
Total word count - document B			5964
Total word count - documents A + B			5964

Search report

...SPECIFICATION a bank) no longer must divulge the details of his security plan, floor limits for **credit** or other sensitive **details** to the manufacturer of the **smart** cards. All of these **features** can be loaded by the bank itself into a blank smart card later. Further, the...

23/3,K/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00826122 **Image available**

METHOD OF PAYROLL ACCESS

METHODE D'ACCES AU SERVICE DE LA PAIE

Patent Applicant/Inventor:

VASIC Stevan P, 967 East Chapada Circle, Sandy, UT 84094, US, US

(Residence), US (Nationality)

Legal Representative:

BROADBENT Berne S (et al) (agent), Kirton & McConkie, 1800 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159663 A1 20010816 (WO 0159663)

Application: WO 2001US40082 20010213 (PCT/WO US0140082)

Priority Application: US 2000182420 20000214; US 2001782756 20010213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9803

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... to access payroll.

In a preferred embodiment, the means for providing the access is an **ATM card** .

An employee **requests** the transfer of **funds** using the ATM card from the funds for the advance or transfer to the employee...

Claim

... a payroll access ATM card; receiving requests for payroll access when the employee uses the **ATM card** to **request funds** ; forwarding the **requested funds** to the employee; receiving notification from the ATM via a computer network of the transaction...

23/3,K/7 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

Search report

00805847

TELEPHONE CALLING ACCOUNT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPTE D'APPEL TELEPHONIQUE

Patent Applicant/Assignee:

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US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

ALLEMAN Mark D (agent), Kolisch Hartwell Dickinson McCormack & Heuser,
Suite 200, 520 S.W. Yamhill Street, Portland, OR 97204, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139484 A1 20010531 (WO 0139484)

Application: WO 2000US41884 20001103 (PCT/WO US0041884)

Priority Application: US 99436977 19991109

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9006

Fulltext Availability:

Detailed Description

Detailed Description

... owner of the account calls the customer service representative at
customer service center 20 and **requests** initialization of the
telephone calling account . Alternatively, the **request** may be
received through an Internet web site, e-mail, or written communication
from the...

...customer service center may be automatic, or may occur upon caller
selection of a menu **option** in a voice response menu provided by VRU 26.

At 124, the method typically includes...depend upon the type of
preexisting account.

At 128, the method typically includes receiving a **request** to create a
calling account from the owner of the preexisting **account** .
Typically, the **request** is received via a **telephone** . Alternatively,
the request may be received via another communication method, as
described above.

At 130...

23/3,K/8 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext

Search report

(c) 2001 WIPO/MicroPat. All rts. reserv.

00786000

**COMPUTER-IMPLEMENTED DYNAMIC FINANCIAL MENTOR
SYSTEME DE CONSEIL FINANCIER DYNAMIQUE INFORMATIQUE**

Patent Applicant/Assignee:

GETAPPROVED COM LLC, Suite 1200, 6400 S. Fiddler's Green Circle,
Englewood, CO 80111, US, US (Residence), US (Nationality)

Inventor(s):

CHOTIN Steven B, 4702 S. Elizabeth Court, Englewood, CO 80110, US,
LACASCIA Leo J Jr, 9147 Buck Hill Drive, Highlands Ranch, CO 80126, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118728 A2 20010315 (WO 0118728)

Application: WO 2000US24749 20000911 (PCT/WO US0024749)

Priority Application: US 99153078 19990910; US 2000657422 20000908

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12063

Fulltext Availability:

Detailed Description

Detailed Description

... providers including, but not limited to, a bank 220, a utility company 222, a mortgage **broker** 224, and a credit card company 226.

If the user requests to apply for the...For example, the menu may include "apply for a mortgage," "apply for a personal loan," "**apply** for a **credit** or **debit** **card**," "**apply** for utilities services," etc. The menu is displayed through the financial products interface 155. After...s needs may include a home mortgage, a home equity line of credit, to transfer **checking**, **savings**, and individual retirement **accounts**, and **apply** for a local **bank** **credit** and debit card. The user may also desire to schedule the following utilities services: telephone...

23/3,K/9 (Item 4 from file: 349)

DIALOG(R) File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00765993

Image available

**APPARATUS, SYSTEMS AND METHODS FOR PROVIDING AT HOME AUTOMATIC TELLER
MACHINE SERVICES**

**APPAREIL, SYSTEMES ET PROCEDES PERMETTANT D'OFFRIR DES SERVICES DE GUICHET
AUTOMATIQUE BANCAIRE A LA MAISON**

Patent Applicant/Inventor:

REED Thomas K Jr, P.O. Box 50401, Henderson, NV 89016, US, US (Residence)

Search report

, US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079360 A2-A3 20001228 (WO 0079360)

Application: WO 2000US16640 20000616 (PCT/WO US0016640)

Priority Application: US 99139630 19990617

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21533

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Card data storage with the user's balance when a withdrawal from the user's **account** is **requested**.

In a **Smart Card ATM card** embodiment of the invention, when the user presents the Smart Card ATM card to a...

23/3,K/10 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00736419 **Image available**

ENVELOPE MESSAGE FOR TRANSPARENT TRANSMISSION THROUGH IP NETWORK

MESSAGE D'ENVELOPPE DE TRANSMISSION TRANSPARENTE PAR RESEAU PI

Patent Applicant/Assignee:

ERICSSON INC, 1010 E. Arapaho Rd. MS F-11, Richardson, TX 75081, US, US

(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

HOUSTON Kay, Jackson Walker, LLP, 2435 North Central Expressway,

Richardson, TX 75080, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049773 A1 20000824 (WO 0049773)

Application: WO 2000US3221 20000207 (PCT/WO US0003221)

Priority Application: US 99251070 19990216

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3903

Search report

Fulltext Availability:
Detailed Description

Detailed Description

... be proprietary to the network; such as in a banking system, the information may include **credit card application** information, **loan application** information, or other types of information that is unable to be deciphered by devices in...a terminating or originating network. Further provided is the ability to enhance or create improved **features** of the originating and terminating networks, due to the information not being parsed by the...

...GSM network. The data specific to a banking system may include credit card information, customer **credit** data, **bank account** balances, **loan application** information, and other data specific to the particular data system. It is therefore intended...

23/3,K/11 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00692503 **Image available**
**UNIVERSAL INTERACTIVE ADVERTISING AND PAYMENT SYSTEM FOR PUBLIC ACCESS
ELECTRONIC COMMERCE AND BUSINESS RELATED PRODUCTS AND SERVICES
SYSTEME DE PAIEMENT ET DE PUBLICITE INTERACTIF UNIVERSEL POUR COMMERCE
ELECTRONIQUE A ACCES PUBLIC, ET SERVICES ET PRODUITS D'AFFAIRES
ASSOCIES**

Patent Applicant/Assignee:

USA TECHNOLOGIES INC, USA TECHNOLOGIES, INC., 200 Plant Avenue, Wayne, PA
19087-3520, US

Inventor(s):

KOLLS H Brock, KOLLS, H., Brock, 52 Norwood House, Downingtown, PA 19335,
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0005670 A1 20000203 (WO 200005670)
Application: WO 99US8577 19990419 (PCT/WO US9908577)
Priority Application: US 9893475 19980720; US 99293358 19990416

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 23238

Main International Patent Class: **G06F-017/60 ;**

Fulltext Availability:

Claims

Claim

... effectuating electronic commerce transactions in accordance with claim
39, wherein said valid form of identification **requested** is a **magnetic
card**, wherein said magnetic card includes a credit card, a smart card,
a debit card, a...

23/3,K/12 (Item 7 from file: 349)

Search report

DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00651382 **Image available**

METHOD AND SYSTEM FOR COMPLETING A VOICE CONNECTION IN A SWITCHED TELEPHONE NETWORK

PROCEDE ET SYSTEME PERMETTANT D'ETABLIR UNE CONNEXION VOCALE DANS UN RESEAU TELEPHONIQUE COMMUTE

Patent Applicant/Assignee:

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Inventor(s):

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REID Colin A, REID, Colin, A. , Apartment 2205, Kent Street 199, Ottawa,
Ontario K2P 2K8 , CA

MELICK Gordon R, MELICK, Gordon, R. , 1790 Gilbert Avenue, Ottawa,
Ontario K2C 1A4 , CA

WILLIAMS L Lloyd, WILLIAMS, L., Lloyd , Brodeur Crescent 15, Kanata,
Ontario K2L 1Z2 , CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 9934613 A1 19990708

Application: WO 98CA1191 19981222 (PCT/WO CA9801191)

Priority Application: US 97996879 19971223

Designated States: AL AM AT AU AZ BA BB BG BR BY CH CN CU CZ DE DK EE ES FI
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 8911

Fulltext Availability:

Detailed Description

Detailed Description

... registered users to logon and complete a call request; permits any user to establish a **calling card**, **credit card** or **debit card** session to initiate a call **request** ; permits an individual to access a registration page for registering as a user; and, permits...process substantially eliminates fraud while enabling essentially instant registration of parties wishing to utilize the **features** and functionality of the system in accordance with the invention. In order to coordinate IVR...

...process similar to the one described above is followed except that the user may be **requested** to provide a **credit card** , **calling card** or **debit card** number to which calls can be billed. Alternatively, the user may be requested to...

23/3,K/13 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00632801

**INTEGRATED BUSINESS SYSTEM FOR WEB BASED TELECOMMUNICATIONS MANAGEMENT
SYSTEME D'ECHANGES COMMERCIAUX INTEGRES POUR LA GESTION DE
TELECOMMUNICATIONS SUR LE WEB**

Search report

Patent Applicant/Assignee:

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GONZALES Mark N, GONZALES, Mark, N. , 9158 Pristine Court, Manassas, VA 20110 , US
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LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US
TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 , US

Inventor(s):

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LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US
TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915979 A1 19990401
Application: WO 98US20170 19980925 (PCT/WO US9820170)
Priority Application: US 9760655 19970926

Designated States: AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 91547

Fulltext Availability:

Detailed Description

Detailed Description

... 282a-d and 284. These 50 requests are automatically generated whenever the customer makes a **request** of the server. For example, they are enenerated when a customer clicks on the icon...

23/3,K/14 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00601353 **Image available**

IMAGE PROCESSING NETWORK

RESEAU DE TRAITEMENTS D'IMAGES

Patent Applicant/Assignee:

CUMMINS-ALLISON CORP, CUMMINS-ALLISON CORP. , 891 Feehanville Drive, Mount Prospect, IL 60056 , US

Inventor(s):

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JONES William J, JONES, William, J. , 280 Poteet, Barrington, IL 60010 ,

Search report

US

JONES Paul A, JONES, Paul, A. , 1618 Meadow Lane, Glenview, IL 60025 , US
MENNIE Douglas U, MENNIE, Douglas, U. , 229 Wood Street, Barrington, IL
60010 , US

GAFRON Ronald M, GAFRON, Ronald, M. , 865 North Dexter Lane, Hoffman
Estates, IL 60194 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9847100 A1 19981022

Application: WO 98US7443 19980413 (PCT/WO US9807443)

Priority Application: US 9743516 19970414

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU
ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE
SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 61875

Fulltext Availability:

Detailed Description

Detailed Description

... of deposit at financial institutions. It is also meant by the term
"documents" to include **loan** applications, credit card applications,
student loan applications, accounting invoices, debit forms, account
transfer forms, and...deposit at financial institutions. It is also meant
by the term "documents" to include loan **applications** , **credit card**
applications , student loan **applications** , accounting invoices, **debit**
forms , **account** transfer forms, and all other types of forms with
predetermined fields. By "financial institution documents...checks, check
account deposit slips, debit or credit slips which may be issued by the
bank against the **checking account** , new **account application**
forms, and forms for customers to reorder check and deposit slips. The
full image scanner...

23/3,K/15 (Item 10 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00597975 **Image available**

TRANSMISSION AND RECEPTION OF TELEVISION PROGRAMMES AND OTHER DATA

TRANSMISSION ET RECEPTION DE PROGRAMMES TELEVISES ET D'AUTRES DONNEES

Patent Applicant/Assignee:

CANAL+ SOCIETE ANONYME, CANAL+ SOCIETE ANONYME , 85/89, quai Andre

Citroen, F-75711 Paris Cedex 15 , FR

Inventor(s):

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Rambouillet , FR

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FREZAL Claire, FREZAL, Claire , 60, rue du Couvent, F-91470 Limours , FR

LIAO Hongtao, LIAO, Hongtao , 4, rue du Canal, F-78180 Montigny-Btx , FR

MOLY Jacques, MOLY, Jacques , 60, rue Francois Villon, F-91450 Soisy sur
Seine , FR

DECLERCK Christophe, DECLERCK, Christophe , 3, rue des Ormes Dancourt,

F-28210 Senantes , FR

YANG Rui Liang, YANG, Rui, Liang , 6, rue Nicholas Chuquet, F-75017 Paris

Search report

, FR

Patent and Priority Information (Country, Number, Date):

Patent: WO 9843432 A1 19981001

Application: WO 97EP2110 19970425 (PCT/WO EP9702110)

Priority Application: EP 97400650 19970321

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH

KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 20596

Fulltext Availability:

Detailed Description

Detailed Description

... account; 0 Transfer between deposit account and current account; 0
Transfer between current account and **credit card account**; 0 **Loan**
facilities; 0 **Request** printed statement; and 0 Request cheque book.

One of these **option** buttons has initial focus, and the focus can be
changed by using the left, right...

23/3,K/16 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00593254 **Image available**

**ENHANCED HIERARCHICAL DATA DISTRIBUTION SYSTEM USING BUNDLING IN MULTIPLE
ROUTERS**

**SYSTEME HIERARCHIQUE PERFECTIONNE DE DISTRIBUTION DE DONNEES METTANT EN
OEUVRE UN GROUPE DANS DE MULTIPLES ROUTEURS**

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION, MCI COMMUNICATIONS CORPORATION, 1133 19th
Street, N.W., Washington, DC 20036, US

Inventor(s):

JACOBY Kevin J, JACOBY, Kevin, J., 1301 28th Street South East, Cedar
Rapids, IA 52403, US

PILLAI Sajan, PILLAI, Sajan, 8830 Nantucket Court, Colorado Springs, CO
80919, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9838566 A2 19980903

Application: WO 98US3980 19980302 (PCT/WO US9803980)

Priority Application: US 97810176 19970228

Designated States: AU CA CN JP KR MX AT BE CH DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 16246

Fulltext Availability:

Detailed Description

Detailed Description

... to Service Type X. As another example, Service Type Y might be
associated with a **credit card calling** service. An **Application**
Program 106 that generates call ...Adding a new computing region only

Search report

requires configuration changes to employ another Secondary Router.

Further **features** and advantages of the invention, as well as the structure and operation of various embodiments...to Service Type X. As another example, Service Type Y might be associated with a **credit card calling** service. An **Application** Program 308 that generates call processing data for the credit card calling service places the...

23/3,K/17 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00571038 **Image available**

INTELLIGENT AGENT FOR EXECUTING DELEGATED TASKS
AGENT INTELLIGENT DESTINE A EXECUTER DES TACHES DELEGUEES

Patent Applicant/Inventor:

SLOTZNICK Benjamin, 507 Third Street; Mt. Gretna, PA 17064, US, US
(Residence), US (Nationality)

Legal Representative:

JABLON Clark A (et al) (agent), Panitch Schwarze Jacobs & Nadel, P.C.,
22nd floor, One Commerce Square, 2005 Market Street, Philadelphia, PA
19103-7086, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9815909 A1 19980416
Application: WO 97US18307 19971009 (PCT/WO US9718307)
Priority Application: US 9627930 19961009; US 9631910 19961122; US
97944923 19971006

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZW

(EP) AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
((OAPI utility model)) BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
(AP) GH KE LS MW SD SZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14614

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... sold as well as when they are given away or exchanged for value. The terms **apply** whether payment is **cash**, **smart card**, electronic cash, cash equivalent, credit card, debit card, other credit or debit account or arrangement..

Search report

File 348:EUROPEAN PATENTS 1978-2001/Aug W04

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010830, UT=20010823

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	1744091	APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? - OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	36312	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	2076	S2(5N) (CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T- ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE?)
S4	1149	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	355746	NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W- WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6	1071051	SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA- T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7	1103054	FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8	0	S1(2N)S7(2N) (CHECKCASHING OR CHECK()CASHING)
S9	2	S7(2N) (CHECKCASHING OR CHECK()CASHING)
S10	66	CHECK()CASHING OR CHECKCASHING
S11	30	S10 AND S2

Search report

11/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01281123

Method, system, and apparatus for providing secure interactive services
through an unattended modular kiosk
Verfahren, System und Vorrichtung zum Leisten von gesicherten interaktiven
Dienstleistungen mittels eines nicht-überwachten modularen Kiosks
Methode, système et appareil pour fournir des services interactifs
sécurisés à l'aide d'un kiosque modulaire sans supervision
PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
Boulevard, Los Angeles, California 90066, (US), (Applicant designated
States: all)

INVENTOR:

Rizzo, Carol J., 13 Clover Lane, Livingstone, NJ 07039, (US)
Do, Cuong D., 7226 Newcastle Avenue, Reseda, CA 91335, (US)
Witman, Paul D., 3216 Pine View Drive, Simi Valley, CA 93065, (US)
Caruthers, Douglas W., 3348 Wase Street, Los Angeles, CA 90066, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjänst AB, Patron Carls väg 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1102222 A2 010523 (Basic)
EP 1102222 A3 010613

APPLICATION (CC, No, Date): EP 2000204014 001115;

PRIORITY (CC, No, Date): US 165662 P 991116

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-017/16; G07F-019/00; G07F-007/00

ABSTRACT WORD COUNT: 86

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	562
SPEC A	(English)	200121	4342
Total word count - document A			4904
Total word count - document B			0
Total word count - documents A + B			4904

...SPECIFICATION exchange currencies, transfer funds between accounts, pay
bills, buy and sell stocks, perform customer enrollment, **open** new
accounts, **apply** for loans and verify signatures.

The durability, portability, and flexibility of the present invention
allows...channel for the opening and establishment of new accounts, and
for the servicing of existing **accounts**. Loan **applications** can be
submitted and there is a signature capture so that authenticity is
verified at...account information, transfer funds between accounts, pay
bills, buy and sell stocks, perform customer enrollment, **open** new
accounts, **apply** for loans and verify signatures. The method further
includes displaying on a visual display device...

...CLAIMS Claim 5, wherein said additional service includes a service
chosen from a group consisting of **check cashing**, cash depositing,
or cash withdrawal.

13. The method of Claim 1, further comprising the step...

Search report

11/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01273217

Check verification system and method
Scheckuberprüfungssystem und -verfahren
Systeme et procede pour verifier un cheque bancaire
PATENT ASSIGNEE:

CITIBANK NA, (1570365), 399 Park Avenue, New York, New York 10022, (US),
(Applicant designated States: all)

INVENTOR:

Slater, Alan, 10 Jefferson Road, East Brunswick, NJ 08816, (US)

LEGAL REPRESENTATIVE:

Potter, Julian Mark (80064), D. Young & Co., 21 New Fetter Lane, London
EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1096437 A2 010502 (Basic)

APPLICATION (CC, No, Date): EP 309376 001025;

PRIORITY (CC, No, Date): US 161254 991025

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/08

ABSTRACT WORD COUNT: 239

NOTE:

Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200118	977
SPEC A	(English)	200118	5374
Total word count - document A			6351
Total word count - document B			0
Total word count - documents A + B			6351

...SPECIFICATION check or to place an extended delay as allowed by Federal Reserve Board Regulation CC.

Check cashing -- The financial institution may use the information in the database to decide if it will...example, as follows:

- validation of information provided by an individual when he or she **opens** an **account** or **applies** for a loan;
- validation of information provided by an individual when purchasing goods over...

11/3,K/3 (Item 3 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00783802

Process for encrypting a fingerprint onto an I.D. card
Verfahren zum Verschlusseln eines Fingerabdruckes auf einer I.D.-Karte
Procede pour chiffrer une empreinte digitale sur une carte d'identite
PATENT ASSIGNEE:

Johnson, Neldon P., (1000091), 512 South 860 East, American Fork, Utah
84003, (US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

Search report

INVENTOR:

Johnson, Neldon P., 512 South 860 East, American Fork, Utah 84003, (US)

LEGAL REPRESENTATIVE:

Bauer, Wulf, Dr. (46031), Bayenthalgurtel 15, 50968 Koln (Marienburg),
(DE)

PATENT (CC, No, Kind, Date): EP 731426 A2 960911 (Basic)
EP 731426 A3 990127

APPLICATION (CC, No, Date): EP 96103623 960308;

PRIORITY (CC, No, Date): US 402014 950310

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: G07C-009/00;

ABSTRACT WORD COUNT: 231

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	515
SPEC A	(English)	EPAB96	6851
Total word count - document A			7366
Total word count - document B			0
Total word count - documents A + B			7366

...SPECIFICATION the legal right to use an ID card, such as a credit card, debit card, **check cashing** card, driver's license, social security card, etc. A method is needed to provide a...The reader, the computer, and the program could be used for keyless locks. In some **applications** the **card** is not necessary, such as situations where a limited number of people have access. These...

11/3,K/4 (Item 4 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00782411

Identification card verification system and method

System und Verfahren zum Prüfen von Identifizierungskarten

Systeme et methode de verification de cartes d'identification

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
(US), (Applicant designated States: all)

INVENTOR:

Kristol, David M., 3 Linden Place, Summit, New Jersey 07901, (US)

O'Gorman, Lawrence P., 18 Albright Circle, Madison, New Jersey 07940,
(US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies (UK)
Ltd, 5 Mornington Road, Woodford Green, Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 730243 A2 960904 (Basic)
EP 730243 A3 000802

APPLICATION (CC, No, Date): EP 96301301 960227;

PRIORITY (CC, No, Date): US 396307 950228

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06K-007/10; G07F-007/08; G07C-009/00

ABSTRACT WORD COUNT: 220

NOTE:

Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English

Search report

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1491
SPEC A	(English)	EPAB96	4087
Total word count - document A			5578
Total word count - document B			0
Total word count - documents A + B			5578

...SPECIFICATION to another U. S. Patent Application, Serial No.08/395,547 entitled "Self-Verifying Identification Card" (Kristol 2-12), with this **application** being concurrently filed with the present application, having the same inventors, and being incorporated herein...

...of Related Art

The use of identification cards is proliferating in commercial transactions such as **check cashing** and credit **cards**, security **applications** to gain access to premises, licenses of various kinds, and passports, which may be considered...

...al. describes a method and apparatus for credit card verification wherein a picture accompanies an **application** for the **card**. The picture information is converted into a digital image which is stored centrally or at...preferred in this application. Scanning means 210 could also be a scanner developed for this **application** wherein the whole **card** is not scanned at high resolution, but only areas around the reference points, the image...

11/3,K/5 (Item 5 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00782410

Self-verifying identification card

Selbstprufende Identifizierungskarte

Carte d'identification avec auto-verification

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
(US), (applicant designated states: DE;FR;GB)

INVENTOR:

Kristol, David Morris, 3 Linden Place, Summit, New Jersey 07901, (US)
O'Gorman, Lawrence Patrick, 18 Albright Circle, Madison, New Jersey 07940,
(US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies, 5
Morningside Road, Woodford Green, Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 730242 A2 960904 (Basic)

APPLICATION (CC, No, Date): EP 96301300 960227;

PRIORITY (CC, No, Date): US 395547 950228

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06K-007/10;

ABSTRACT WORD COUNT: 220

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	540
SPEC A	(English)	EPAB96	2325
Total word count - document A			2865
Total word count - document B			0
Total word count - documents A + B			2865

Search report

...SPECIFICATION of Related Art

The use of identification cards is proliferating in commercial transactions such as **check cashing** and credit **cards**, security **applications** to gain access to premises, licenses of various kinds, and passports, which may be considered...

...al. describes a method and apparatus for credit card verification wherein a picture accompanies an **application** for the **card**. The picture information is converted into a digital image which is stored centrally or at...

11/3,K/6 (Item 6 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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00644119

A METHOD FOR MAKING AND COLLECTING DONATIONS
VERFAHREN ZUM EINZAHLEN UND EINSAMMELN VON SPENDEN
PROCEDE POUR VERSER ET POUR COLLECTER DES FONDS
PATENT ASSIGNEE:

OY PACTA CREATIVE SERVICES INC., (2147860), Hoylaamotie 11 A, 00380

Helsinki, (FI), (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

REINIKAINEN, Pekka, Patomaentie 2 B, SF-00640 Helsinki, (FI)

LEGAL REPRESENTATIVE:

Cross, Rupert Edward Blount et al (42891), BOULT WADE TENNANT 27 Furnival
Street, London EC4A 1PQ, (GB)

PATENT (CC, No, Kind, Date): EP 623235 A1 941109 (Basic)
EP 623235 B1 970604
WO 9314476 930722

APPLICATION (CC, No, Date): EP 93902268 930115; WO 93FI13 930115

PRIORITY (CC, No, Date): FI 9250 920115; FI 92342 920507

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: G07G-001/12; B42D-015/10; G07F-007/08;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB97	562
CLAIMS B	(German)	EPAB97	542
CLAIMS B	(French)	EPAB97	632
SPEC B	(English)	EPAB97	6610
Total word count - document A			0
Total word count - document B			8346
Total word count - documents A + B			8346

...SPECIFICATION a narrative describing the details of a particular program to which the donation would be **applied**.

The disclosed donation **cards** may be widely distributed to potential donors by a variety of conventional means such as...organization (e.g. major credit card), a customer card of a retail outlet (e.g. **check - cashing** card), or the like.

The donation card 12a illustrated in Figure 3a includes printed matter

...

Search report

11/3,K/7 (Item 7 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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00256246

Method, apparatus and article for identification and signature.
Verfahren, Vorrichtung und Gerat zum Identifizieren und Unterschreiben.
Methode, appareil et article pour identification et signature.

PATENT ASSIGNEE:

YEDA RESEARCH AND DEVELOPMENT COMPANY LIMITED, (688030), P.O. Box 95,
Rehovot 76100, (IL), (applicant designated states:
AT;BE;CH;DE;FR;GB;IT;LI;NL;SE)

INVENTOR:

Shamir, Adi, 4 Herzog Street, Rehovot, (IL)
Fiat, Amos, 21 Pinsker Street, Rehovot, (IL)

LEGAL REPRESENTATIVE:

Patentanwalte Grunecker, Kinkeldey, Stockmair & Partner (100721),
Maximilianstrasse 58, W-8000 Muenchen 22, (DE)

PATENT (CC, No, Kind, Date): EP 252499 A2 880113 (Basic)
EP 252499 A3 890712
EP 252499 B1 921007

APPLICATION (CC, No, Date): EP 87109861 870708;

PRIORITY (CC, No, Date): US 883247 860709

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; H04L-009/00;

ABSTRACT WORD COUNT: 91

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1472
CLAIMS B	(German)	EPBBF1	1491
CLAIMS B	(French)	EPBBF1	1646
SPEC B	(English)	EPBBF1	3224
Total word count - document A			0
Total word count - document B			7833
Total word count - documents A + B			7833

...SPECIFICATION based on the emerging technology of smart cards is an important problem with numerous commercial and military applications . The problem becomes particularly challenging when two parties (the prover A and the verifier B...

...proofs of identity generated by A. Typical applications includes passports (which are often inspected and photocopied by hostile governments), credit cards (whose numbers can be copied to blank cards or used over the phone), computer passwords...can use simpler and faster functions (e.g., multiple DES, Data Encryption Standard) without endangering the security of the scheme .

When an eligible user applies for a smart card , the center (see Fig. 1) prepares a string I which contains all the relevant information ...forged credit card at a department store, if he knows that his probability of success is only one in a million. In all these applications , the forged ID card (rather than the transcript of the communication) can be presented to a judge as evidence...provided by many independent organizations. This possibility is particularly important in department stores which have to recognize many types of credit cards or in check cashing situations which require three ID cards of many possible types.

The present invention can be...

Search report

11/3,K/8 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00826115 **Image available**

SPONSOR FUNDED STORED VALUE CARD

CARTE DE VALEUR STOCKEE A FINANCEMENT PARRAINE

Patent Applicant/Assignee:

BANK ONE CORPORATION, Bank One Plaza, Chicago, IL 60670, US, US
(Residence), US (Nationality)

Inventor(s):

SLATER Kim Michele, 18706 Biltmore, Detroit, MI 48235-3029, US,

Legal Representative:

BALDERSTON Scott D (et al) (agent), Hunton & Williams, 1900 K Street,
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159654 A1 20010816 (WO 0159654)

Application: WO 2001US3587 20010205 (PCT/WO US0103587)

Priority Application: US 2000500690 20000209

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4740

Fulltext Availability:

Detailed Description

Detailed Description

... for the present invention.

Brief Description of the Drawings

Figure 1 shows a flowchart for **requesting** and issuing a stored value **card** of an embodiment of the invention.

Figure 2 illustrates a schematic of an embodiment of...card at step 12.

If a sponsor has previously implemented a sponsor funded stored value **card application** or **applications**, a sponsor may **request** a sponsor funded stored value **card** at step 18. If a sponsor has not previously funded a sponsor funded stored value card, an issuer consultant may assist in determining the appropriate sponsor funded stored value **card application** at step 14. Various **applications** may include a sponsor funded stored value card for expense **accounts**, payroll **accounts**, or other **applications**. Examples of other applications will be described in greater detail below.

An implementation specialist may...

...of the invention, security procedures may be used to ensure that sponsor funded stored value **cards** are properly **requested**.

Other methods for requesting creation of a sponsor funded stored value

Search report

card may also be...information about one or more stored value card accounts. Processing module I 10 may access **account** database module 122, retrieve the **requested** information, and transmit the information to a sponsor via sponsor I/O module 130. A sponsor may also transmit a **request** for a new stored value **card** via sponsor I/O module 130. Other information may also be transmitted and/or requested...

...invention, an issuer may use issuer YO module 140 to direct processing module to create **accounts**, add ftmds, and retrieve various **requested** information, such as **account** balances, transactions, and the status of a stored value card. Other information may also be...cardholders not having a checking account, a stored value card may save the cost of **check cashing** fees, which can be up to five percent or more.

Sponsor finmed stored value accounts an employee for expected expenses by providing a ftmded stored value **card**. Similarly, a (3) relocation program **application** may allow a sponsor company to reimburse actual expenses by issuing a sponsor finided stored...

...or to prepay expected expenses associated with employee relocation with a sponsor ftmded stored value **card**.

A (4) private label **application** may allow companies to provide employees and customers with a card used only for purchases...

...claimants and beneficiaries through a stored value card instead of a conventional check. In this **application**, a **card** may be ftmded one time or periodically, depending on the insurance agreement and circumstances of...

...of another example, a government entity may pay tax refunds by issuing a stored value **card**. Other **applications** may also be available for a stored value card of the present invention. According to...

11/3,K/9 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00794336 **Image available**

INTEGRATED COMMERCE ENVIRONMENT (ICE) - A METHOD OF INTEGRATING OFFLINE AND ONLINE BUSINESS

ENVIRONNEMENT DE COMMERCE INTEGRE (ICE) UN PROCEDE D'INTEGRATION D'ENTREPRISE HORS LIGNE ET EN LIGNE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US28068 20001012 (PCT/WO US0028068)

Priority Application: US 99158381 19991012

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DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Search report

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... follow below.

A. A customer-specific printout triggered by a customer identification card (e.g., **check cashing**, discount, or smart), combined with an existing customer profile in the database, produces the most...from a personal computer (e.g., www.bondingsite-com), that are promoted on the receipt, **Open** a customer extranet personal **account** and keep a record of the purchase that she is making, using the purchase number...that the bricks-and-mortar retail store has an online catalog of its products. She **opens** a private **account** on a password-protected customer extranet. To her-dehght, she is able to automatically load...
...her shopping list printout. The barcode gives the-SCC the identification of her private extranet **account** which automatically **opens** her **account**. For additional security, a fingerprint scanning sensor, or some other biometric means (e.g., retina...

...identifies the customer, after the customer initializes the identification system. On subsequent visits she can **open** her **account** by presenting the means (e.g., left index fingerprint) to the biometric sensor which is...BarcodeCstore clerk scans in a Customer Card Barcode at point of purchase. Customer cards include **check cashing** cards, discount cards, or smart cards.

C. An example of a merchant and a retail...it.

tt. Promotions - implies the customer actually sees the signage and displays.

UU. Customer Information **Request** - regarding **account** and delivery status information (e.g., "When is my product arriving?", or "How much airtime...store clerk scans in a Customer Card Barcode at point of purchase. Customer cards include **check -cashing** cards, discount cards, credit, debit, or smart cards.

E. An exemplary embodiment for a purchase...Information interchange between Sales Agents standard personal computers and the Sales Agent Extranet.

aa. Information **requests** and sales **account** information sent to a Sales Agent.

bb. Specific information requested by a Sales Agent.

M...tt. Promotions - implies the customer actually sees the signage and displays.

ill

uu. Customer Information **Request** - regarding **account** and delivery status information (e.g., "When is my product arriving?", or "How much airtime...store clerk scans in a Customer Card Barcode at point of

Search report

purchase. Customer Cards include **check -cashing** cards, discount cards, credit, debit, and smart cards.

S. An exemplary embodiment of a PUMP...The customer has an option to use an additional card (e.g., credit, debit, discount, **check cashing**, or smart) that uses barcode scanning, a magnetic strip, and/or other information storage means...

...online or offline, for a customer card.

If desired, the customer fills out a customer **card application** form and submits it. Information from the application can be added to the customer profile...Site.

3. There will be opportunity to promote the customer (e.g., loyalty, credit, debit, **check cashing**, smart) card while the customer is standing in line at the checkout.

4. Shopping promotions...win a college education for a child.

11. It offers Customer Cards, including smart, discount, **check cashing**, credit, and debit cards, to facilitate convenience for customers, and to build profiles for the...sales clerk scans the UPC barcode of each product, and the Customer Card (e.g., **check cashing**, discount, credit, debit, or smart), if available.

24. When designated products and services are sold...

11/3,K/10 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00778296 **Image available**

PRE-PAID MOBILE TELEPHONE AIR-TIME REPLENISHING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE RECONSTITUTION DU TEMPS D'EMISSION D'UN TELEPHONE
MOBILE A PREPAIEMENT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111857 A1 20010215 (WO 0111857)
Application: WO 2000US20608 20000728 (PCT/WO US0020608)
Priority Application: US 99370796 19990805

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Publication Language: English

Filing Language: English

Search report

Fulltext Word Count: 6044

Fulltext Availability:
Detailed Description
Claims

English Abstract

...gasoline pumps (18), air line ticket vending machines, lottery ticket vending machines, bill-paying machines, **check -cashing** machines, automatic teller machines (22), cellular telephones (25), dedicated payment-receiving machines, etc. This system...

Detailed Description

... unattended terminals 20; other dispensing machines 24; automatic teller machines ("ATM's") or bill-paying, **check -cashing**, or cash dispensing machines 22; and specially programmed mobile telephones 25.

It should be understood...form of paper currency and/or coins.

The same is true for bill-paying and **check -cashing** machines. Such machines often are conveniently located for patrons that prefer to pay cash or...

...Fig. 10) confirms the purchase.

If desired, a PIN number for the user and credit **card** also can be **requested**, for security purposes. The PIN number and credit card numbers are encrypted by standard software...

Claim

... gasoline pump payment terminals; dedicated kiosks; ticket dispensing terminals; automatic teller machines; computers; mobile telephones; **check -cashing** machines; bill-paying machines and banking machines.

4. A method as in Claim 1 including paying machines; **check cashing** machines; and gaming ticket dispensers.

10. A system as in Claim 6 in which said...

11/3,K/11 (Item 4 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00755445 **Image available**

SYSTEMS AND METHODS FOR DEPOSITING FUNDS TO A FINANCIAL SERVICE PROVIDER
SYSTEMES ET PROCEDES PERMETTANT DE DEPOSER DES FONDS AUPRES D'UN
FOURNISSEUR DE SERVICES FINANCIERS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200068855 A1 20001116 (WO 0068855)

Application: WO 2000US12688 20000510 (PCT/WO US0012688)

Priority Application: US 99309073 19990510

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Publication Language: English

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Fulltext Word Count: 6269

Fulltext Availability:

Detailed Description

Detailed Description

... problems by making use of a network of commercial institutions, such as banks, credit unions, **check cashing** services, money order providers, wire transfer services or any other such institution, to deposit funds...deposits the funds and the time that the client obtains a corresponding credit in his **account**. However, other methods, systems, and **applications** are readily seen by those of ordinary skill in the art.

Such alternative methods, systems...

11/3,K/12 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00753798 **Image available**

ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US11854 20000503 (PCT/WO US0011854)

Priority Application: US 99132385 19990504

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10488

Fulltext Availability:

Detailed Description

Claims

English Abstract

An anonymous method for purchasing goods or services on the Internet wherein a consumer **opens** an on-line debit **account** at a physical

Search report

retail location. The on-line debit account is used to purchase goods...

Detailed Description

... Mark Twain Bank.

First Virtual Holdings

To use the First Virtual Holdings system the customer **opens** an **account** and is given an Identification (ID) number which is sent to the vendor via e...

...and transfer purchasing information on-line to an accepting vendor. The same system can be **applied** to credit **cards** and bank issued debit cards.

Other electronic spending systems also exist and are variations of...in physical form at a trusted off-line environment such as retail stores, vending machines, **check cashing** locations, grocery stores, gas stations, etc. These systems are presented on-line assuming that their... of the present invention; Figure 8 is a flowchart of a routine for activating an **open account** consistent with the principles of the present invention; Figure 9 is a flowchart of a...opening step takes place.

Once payment is verified at point of purchase 20, cashier 34 **opens** the **account** using a point of purchase activation system terminal 38. The point of purchase activation...

...activation system terminal 38 at account opening point 20, broker computer 10 sets the **account** to an **open** status. **Accounts** that have an **open** status are not used for purchases until they have been activated on-line by consumer...method for opening an account does not involve a terminal (e. g., kiosk) or preprinted **cards**. In this method, consumer 22 **opens** an **account** at cashier 34 located in a convenience store. Figure 4 depicts an exemplary account opening method where consumer 22 goes to cashier 34 and tells cashier 34 to **open** an on-line cash **account**.

Consumer 22 might call the account by its advertised name such as, for example, a "Coolcard" account. Cashier 34 asks consumer 22 how much they would like to use to **open** the **account**.

These choices might be, for example, in \$5 intervals up to a specific maximum amount.

Next cashier 34 asks for payment in the form of, for example, cash or credit **card**. Cashier 34 **opens** the **account** by interacting with activation system terminal 38a (e.g., Verifone activation terminal). Using the number...

...Activation system terminal 38a then sends a message through network 40 to broker computer 10 **requesting account** opening information (e.g., **account** number 26, a check number 27, an activation web site address 25) for account denomination...

...If payment method is deemed valid, cashier 34 goes through the above detailed process of **requesting account** opening information using activation system terminal 38a.

Once the activation system terminal 38a receives the...is explained in a flowchart in Figure 11. First, consumer 22 tells cashier 34 to **open** an on-line cash **account** (step 138). Cashier 34 asks consumer 22 how much

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money they would like to use to **open** the **account** (step 140).

This amount could be, for example, in \$5 intervals up to a specific...

...for opening an account uses an activation system terminal (kiosk). In this method, consumer 22 **opens** an **account** using a terminal 3 8b located, for example, in a convenience store. Figure 5 depicts an exemplary account opening method where consumer 22 goes to terminal 38b to **open** an **account** on broker computer 10. In this illustrative embodiment, activation system terminal 3 8b is very...or opening an on-line account. For this invention consumer 22 chooses the option to **open** an **account** on broker computer 10. Terminal 38b then prompts consumer 22 for a payment method. The...valid (step 180), or cash amount is valid (step 186), terminal 3 8b sends a **request** to the broker computer for **account** identifying information (step 190). Broker computer 10 then assigns account identifying information based upon the ...

...web browser to contact the host computer and fill out an on-line form to **open** the **account** using a credit **card** or other billing method as payment. The other billing method might be, for example, a...

...Consumer 22 may interact with broker computer 10 using the keypad of the telephone to **open** an **account**. In this method consumer 22 may use a credit card as a payment method and...on all cards 23 in the batch, to broker computer 10. Broker computer may then **open** all **accounts** in that batch. The authorized employee then secures the newly **open account cards** 23 as they are now worth the face value printed on them and are as...

...not receive any information about consumer 22. The only information broker computer 10 needs to **open** an **account** is verification of payment of the opening amount at account opening point 20. If a...

...depicts a plurality of banks 2 and 4 that are involved when a consumer 22 **opens** an **account** using opening method 1,2, or 3. The payment is accepted at account opening point...

Claim

... been received.

3. The method of claim 2, wherein a banking network is used to **open** the **account**.

4. The method of claim 1, wherein the account identification data is encrypted before it...

...account, comprising the steps, executed in a data processing system, of:
permitting a user to **open** an anonymous **account** on a broker server, wherein the account contains a predetermined amount of ftmds; receiving an...

...amount of the item.

6. The method of claim 5, wherein permitting a user to **open** an **account** includes the step of activating the anonymous account.

7. The method of claim 6, wherein...system, of receiving a request to purchase an item from a user with an anonymous **account**, wherein the

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request includes an identification and a password associated with the anonymous **account** ; **requesting** a transaction from a broker server, wherein the request includes the identification and password associated ...

...a user with an identification associated with the account; receiving funds from the user to **open** the **account** ; opening the anonymous **account** using the identification on a broker server and received funds, wherein the broker server does...

...the steps of receiving a request including an amount of funds to include in the **account** from the user to **open** the **account** ; verifying that the funds have been received; and providing account identification data to the user when the funds have been received.

16. The method of claim 14, wherein activating the **account** further includes the step of **requesting** a password from the user to access the account; 17. The method of claim 14...a vendor to transfer an amount from a consumer's account to a vendor's **account** , that verifies the vendor **request** , that performs the requested transaction, that transmits to the vendor a verification of a successful...

...38, further comprising:

a broker server that contains no information associated with the user, that **opens** the **account** using the identification, that receives a request including an amount of funds to include in...

...been received.

40. The system of claim 38, wherein a banking network is used to **open** the **account** .

41 The system of claim 38, further comprising encrypting means for encrypting the ...with an identification associated with the account, configured to receive funds from the user to **open** the **account** , configured to **open** the anonymous **account** using the identification and received funds., and configured to activate the account using the identification...

...component configured to receive a request including an amount of funds to include in the **account** from the user to **open** the **account** , configured to verify that the funds have been received, and configured to provide account identification...

11/3,K/13 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00753795 **Image available**

COMPUTER SYSTEM WITH PROGRAM CONFIGURATIONS AND METHODS FOR A STORE
SYSTEME INFORMATIQUE A CONFIGURATIONS DE PROGRAMME ET METHODES RELATIVES A
UN MAGASIN

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Search report

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US11662 20000428 (PCT/WO US0011662)
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Fulltext Word Count: 8852

Fulltext Availability:

Detailed Description

Detailed Description

... by way of computer 42 or a system program card. A type of system
program **card** is disclosed in copending **application** of KEN R. POWELL,
ELEANOR B. MAXWELL, and COREY C. SNOOK for SYSTEM AND METHOD...

...example, the store may preload new cards as an incentive for completing
and submitting a **check cashing** application. The customer may also
have a device at home for loading coupons onto the...

11/3,K/14 (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00702722 **Image available**

CART RETURN LOYALTY CREDIT SYSTEM

SYSTEME DE CREDIT ET DE FIDELITE LIE AU RETOUR DE CHARIOTS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 99US19807 19990827 (PCT/WO US9919807)
Priority Application: US 98153912 19980916

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DE DK DK DM EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
SI SK SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG
ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Detailed Description

Search report

... programs, savings was cited as the primary reason by nearly 75% of card holders, with **check cashing** the number two reason at 15%. Today, many card holders have had a frequent shopper...serial connection, or via a keyboard wedge. This latter interface is most common in PC **applications** . In this case, the **card** reader shares the PC's keyboard port and all scanned data are accepted by the...

11/3,K/15 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00692500

AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

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Patent and Priority Information (Country, Number, Date):

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Application: WO 99US15446 19990708 (PCT/WO US9915446)

Priority Application: US 98113913 19980710

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

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CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

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Fulltext Word Count: 28040

Fulltext Availability:

Detailed Description

Detailed Description

... machine, the user

manually selects the transaction, for instance from a list of transactions including **check cashing** , check deposit, bill payment, etc. The user then further operates the machine by inserting the...of the progress with respect to the reading of the check; FIG. 16F shows a **check cashing** and the amount that is available to be received in cash; FIG. 16G shows the completion of the **check cashing** and the receipt for the amount deposited to the user's account; FIG. 16H is...which the money is to be wired and the name of the bank having the **account** ; FIG. 19B shows and **requests** the entry of the Federal routing code; FIG. 19C shows the account number being added...

...FIG. 20F shows the amount of payment with respect to the telephone, gas and credit **card** bills; and the **request** for the method of payment; FIG. 20G shows the screen when the bill is to...arrow key 26a opposite

Search report

number "1) WITHDRAW", the screen display 20 will then display a **request** to an **account** for a withdrawal, i.e., from a ...displayed, allowing a choice to enter. The withdrawal screen 226, the deposit screen 228, the **check cashing** screen 230, the cashing of money order screen 232, buy money order screen 234, the...

...described in greater detail hereinafter.

The deposit screen, which is displayed in a step 380, **requests** insertion of the **card** and displays a verify screen in a step 382. If the card is not inserted...FIGS. 3 and 9, has elected to press the arrow key 26c to initiate the **check cashing** transaction, the user display 20 will prompt the user to enter the amount of the...as shown in window 70. As will be explained in greater detail in connection with **check cashing** flow chart of FIG.

16A, the cash dispenser 30 will then be operated to dispense...using the keyboard 18.

Having entered the information for the wire transfer to a specific **account**, the screen display 20 **requests** the amount to be sent, which in this instance, as shown in window 78 is...a step 1418. If not, it is rejected in a step 1420.

Description of Payroll **Check Cashing** Routine CIRS-ACTION
CIRS-Rules-Payroll CIRS-ENTERED *pEntered; Fields entered by the user.

CIRS...

...0-9,999.

U8 Cents; 0-99.

CIRS CONF Conf; Amount confidence.

CIRS-AMOUNT;

// Generic **account** field. May contain any **application** -specific characters, but would typically be digits.

typedef char CIRS-ACCOUNT[20];
// CIRS specific date...0-9,999.

U8 Cents; 0-99.

CIRS-CONF Conf; Amount
confidence.

CIRS-AMOUNT;

// Generic **account** field. May contain any **application** -specific characters, but would typically be digits.

typedef char CIRS-ACCOUNT[20];
// CIRS specific date...image
recognition.

CIRS-CONFIG *pConfig); Application
specific
parameters.

// Entry point for rules related to payroll **check cashing** ..
extern CIRS-ACTION CIRS-Rules-payroll

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CIRS - ENTERED *pEntered; Fields entered by the user.

CIRS...found) return (CIRS-ACTION-BAD-INVOICE-PAID); Transaction is acceptable.

return (CIRS-ACTION-ACCEPT);

Payroll **Check Cashing**

CIRS-ACTION CIRS - Rules-Payroll (

CIRS-ENTERED *pEntered; Fields entered by the user.

CIRS-CHECK...

11/3,K/16 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00682042 **Image available**

SECURE CHECK PROCESSING SYSTEM AND METHOD

SYSTEME ET PROCEDE SERVANT A VERIFIER UN CHEQUE BANCAIRE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 99US13108 19990610 (PCT/WO US9913108)

Priority Application: US 9895099 19980610

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

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Fulltext Word Count: 5357

Fulltext Availability:

Detailed Description

English Abstract

An apparatus and a method for countering fraudulent **check cashing** schemes includes a central processing center that is connected to a plurality of banks through...

...the check can be drawn against the account, the central processing system provisionally debits the **account**, so that all future **requests** to draw against the **account** will be checked against the current balance of the account, even though the check has...

Detailed Description

... bank transfer is being made. Also, such a system may not effectively counteract the fraudulent **check cashing** scheme described above.

Summary of the Invention

The present invention is directed to a method...banks via secure communication lines, allows for these banks to thwart certain types of

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fraudulent **check cashing** schemes.

Figure 2 shows a structure of the system according to the invention. In Figure...

...to submission of checks against those accounts. In the second embodiment, the processing center 21 **requests** information as to those relevant **accounts** to be drawn against from the pertinent banks via lines 11 - 20, and stores the...since the processing center 21 will send a request to the pertinent bank for an **account** balance at the time a **request** from another bank (at which a check has been presented for cashing) has been made...

...at the processing center can be used to monitor the number of checks, frequency of **check cashing**, and location of presentation, with certain patterns setting off a signal requiring confirmation of the...

11/3,K/17 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00664083 **Image available**

SECURITY SYSTEM AND METHOD FOR BUSINESS TRANSACTIONS WITH CUSTOMERS SYSTEME ET PROCEDE DE SECURITE DESTINES A DES TRANSACTIONS COMMERCIALES AVEC DES CLIENTS

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Application: WO 99US4041 19990225 (PCT/WO US9904041)

Priority Application: US 9844503 19980319

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Publication Language: English

Filing Language: English

Fulltext Word Count: 10235

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... printing in order to complete transactions. While such programs have proven highly effective in minimizing **check cashing** fraud, the negative reaction and perception of many customers to such programs has prevented banks...from whom the customer will be authorized to cash checks and/or establishing predetermined maximum **check -cashing** amounts). In addition to the assigned personal identification number for the customer, the identification card...issued to bank customers at the same time and location at which the customer makes **application** for an

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identification **card** , e.g., before a bank officer at a bank branch location. Currently, it is contemplated...and representatives with blank encodable identification cards, qualified customers may be issued a personalized encoded **card** immediately upon making **application** at the bank branch.

In turn, teller windows or stations at such bank branches will...typical circumstance applicable to the present invention, under which a non-depositor seeks to obtain **check cashing** privileges with the bank, the prospective customer initially completes an application form to receive one...

...etc.), credit history and other factors affecting the applicant's creditworthiness, and data concerning the **check cashing** transactions for which the applicant seeks to be approved (e.g., if the applicant seeks...

...the costs of 12 the identification card and otherwise to compensate the bank for the **check cashing** services to be performed, especially in the case of applicants who are not existing bank...

...same time, the bank officer determines any limitations or criteria to be imposed on the **check cashing** privileges being issued to the customer (e.g., the customer could be authorized for cashing...then issued to the new customer (box 11), who is then equipped to carry out **check cashing** transactions at the bank, subject to any predetermined criteria or limits established during the application...Initially, the teller inspects the check visually to determine whether it meets basic pre-established **check cashing** requirements imposed by the bank, e.g., whether 14 the check is drawn on the...

...will be immediately refused (box 3b), but if the check meets the bank's general **check cashing** requirements, then the teller asks the customer to insert his or her personalized identification card...

...cannot be successfully read by the card reader 16, the teller refuses and terminates the **check cashing** transaction (box 7b) and returns the check to the customer (box 8b).

If the encoded...

...reader 16. Once the customer has done so, (box 7a), the control software for the **check cashing** system actuates a message on the teller's display monitor 20 indicating whether the identification...then optically scans the face of the check (I 2a). The control program for the **check cashing** system then initiates a display message to appear on the teller's monitor 20 indicating...

...scan cannot be performed successfully, the teller makes a discretionary decision to either deny the **check cashing** transaction or to seek approval from a bank officer or other superior for processing the **check cashing** transaction manually (box 15b).

Once the microreader scan has been performed successfully (box 14a), the ...

...a computer software algorithm or other analytical 16 software routine programmed for determining whether the **check cashing** request by the customer will be approved or disapproved (box 15a). For example, it is...

...the analytical algorithm executed by the control program will compare

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the transmitted data on the **check cashing** request (e.g., the identity of the bank on which the check is drawn, the payor of the check, and/or the amount of the check) against the **check cashing** criteria or limits preestablished by the bank officer when the identification card was originally issued, thereby to verify that the **check cashing** request does not exceed the predetermined limits or otherwise deviate from the pre-approved **check cashing** criteria for the respective customer.

The result of this approval/disapproval algorithm within the mainframe... each respective customer, as representatively indicated by box 19 in Figure 3. Hence, whether the **check cashing** transaction is approved and therefore completed (box 18a) or is disapproved (box 17b) or for...

...is transmitted to the customer's file within the mainframe computer.

In turn, upon subsequent **check cashing** transactions requested by the customer, the control program may include, at least in part, an...

...depicts in block diagram form the basic steps carried out in the performance of a **check cashing** transaction utilizing the automated teller machine of Figure 4.

With reference initially to Figure 4...Such a customer bearing an identification card in accordance with the present invention initiates a **check cashing** transaction at the automated teller machine 24 by initially inserting his or her identification card...above. The

determination by the mainframe computer system of an approval or disapproval of the **check cashing** transaction is then transmitted to the microprocessor 26 of the automated teller machine 24 (box...is programmed to update each customer's data file according to each attempted or completed **check cashing** transaction at an automated teller machine 24, in the same manner as such data files are updated according to each completed or attempted **check cashing** transaction at an attended teller station. Accordingly, upon the completion of a **check cashing** transaction (box 16 in Figure 5), the microprocessor 26 of the automated teller machine 24...

...teller machine (such as represented by boxes 6b, 12b, or 14c), data representing the unsuccessful **check cashing** attempt by the customer is also transmitted to the central mainframe computer 14 to be...

...factor to be evaluated in reaching the determination of an approval or disapproval of further **check cashing** transactions.

As discussed above and as will be appreciated by persons familiar with the banking...

...security system of the present invention uniquely provides a substantially higher level of security against **check cashing** fraud and attendant losses than is currently available to banks utilizing conventional techniques and methods...

...of security of providing a reliable systematic means for 22 determining approvals and disapprovals of **check cashing** transactions according to objective criteria and historical data without requiring the intervention of bank officers...than is currently observed by a significant number of banks and other businesses who complete **check cashing** transactions, accept checks in payment of goods or services or otherwise engage in business transactions...

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Claim

... each business transaction with each customer by:

(i) requiring the customer to present the identification **card** upon each **request** for a business transaction; (ii) reading the encoded identification number and personal information by means...

...each business transaction with each customer by:

(i) requiring the customer to present the identification **card** upon each **request** for a business transaction; (ii) reading the encoded identification number by means of a card...cash-out transaction by each customer by:

(i) requiring the customer to present the identification **card** upon each **request** for a cash-out transaction; (ii) reading the encoded personal information and identification number by...

11/3,K/18 (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00639159 **Image available**

FRAUD PREVENTION METHOD AND SYSTEM

PROCEDE ET SYSTEME DE PREVENTION DES UTILISATIONS FRAUDULEUSES

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, US

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Priority Application: US 97958988 19971028

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FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 4352

Fulltext Availability:

Detailed Description

Detailed Description

... right to that piece of luggage will not be questioned.

In the case of checking **accounts** , when an individual **opens** a new **account** , they are initially given a supply of non-personalized checks for use until checks bearing...be economically accessible to a wide variety of business institutions, and particularly banks, retail establishments, **check cashing** establishments, etc.

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Such a system may be utilized in a variety of ways in accordance... technology to identify customers that have passed or deposited fraudulent checks prior to accepting an **application** for a new checking **account** , thus eliminating a major source of fraud.

Specifically, new account holders are more likely than...place at that time.

The types of transactions to which the present invention can be **applied** may include credit and debit **card** transactions. The facial image of an individual conducting such a transaction could be stored in...

11/3,K/19 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00631514 **Image available**

PERSONAL IDENTIFICATION SYSTEM USING MULTIPLE PARAMETERS HAVING LOW CROSS-CORRELATION

SYSTEME D'IDENTIFICATION PERSONNELLE FAISANT APPEL A DES PARAMETRES MULTIPLES PRESENTANT UNE FAIBLE CORRELATION CROISEE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9914707 A1 19990325

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Publication Language: English

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Fulltext Word Count: 3900

Fulltext Availability:

Detailed Description

Detailed Description

... defined by the flowchart in Fig.

3, the system is used for personal identification for **check cashing** and credit card validation. Stores which accept personal checks and credit cards as payment are...entry in high security areas, or it may be used as a replacement for key **cards** in lower security **applications** , reducing the administrative costs associated with the maintenance of keycards. In residential applications, the system...

11/3,K/20 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00628936 **Image available**

METHOD AND APPARATUS FOR GENERATING PURCHASE INCENTIVE MAILING BASED ON PRIOR PURCHASE HISTORY

Search report

**PROCEDE ET DISPOSITIF PERMETTANT D'ETABLIR UN PUBLIPOSTAGE DE PROMOTIONS
D'ACHAT EN FONCTION D'UN HISTORIQUE DES ACHATS ANTECEDENTS**

Patent Applicant/Assignee:

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 5577

Fulltext Availability:

Detailed Description

Detailed Description

... supplemented from outside databases if the needed qualifying factors
are not contained in customer loyalty **card** or **check -cashing card**
applications .

In the next step, indicated in block 72, the global consumer purchase
database 32 is...

11/3,K/21 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00613731 **Image available**

AN AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

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US

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97865691 19970530

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MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AT BE CH CY DE DK ES FI FR GB GR IE

Search report

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
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Fulltext Word Count: 19360

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... of the progress with respect to the reading of the check; FIG. 16F shows a **check cashing** and the amount that is available to be received in cash; FIG. 16G shows the completion of the **check cashing** and the receipt for the amount deposited to the user's account; FIG. 16H is...

...which the money is to be wired and the name of the bank having the **account**; FIG. 19B shows and **requests** the entry of the Federal routing code; FIG. 19C shows the account number being added...FIG. 20F shows the amount of payment with respect to the telephone, gas and credit **card** bills; and the **request** for the method of payment; FIG. 20G shows the screen when the bill is to...arrow key 26a opposite number 111) WITHDRAW", the screen display 20 will then display a **request** to an **account** for a withdrawal, i.e., from a checking or savings account. This is shown in...displayed, allowing a choice to enter. The withdrawal screen 226, the deposit screen 228, the **check cashing** screen 230, the cashing of money order screen 232, buy money order screen 234, the...

...described in greater detail hereinafter.

The deposit screen, which is displayed in a step 380, **requests** insertion of the **card** and displays a verify screen in a step 382. If the card is not inserted...FIGS. 3 and 9, has elected to press the arrow key 26c to initiate the **check cashing** transaction, the user display 20 will prompt the user to enter the amount of the...as shown in window 70. As will be explained in greater detail in connection with **check cashing** flow chart of FIG. 16A, the cash dispenser 30 will then be operated to dispense...using the keyboard 18.

Having entered the information for the wire transfer to a specific **account**, the screen display 20 **requests** the amount to be sent, which in this instance, as shown in window 78 is...

Claim

... 66. The banking machine of Claim 63 wherein:

the transaction includes cashing a check; a **check cashing** means evaluates a user's check for payment; and a cash dispenser dispenses a portion...

11/3,K/22 (Item 15 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00604279 **Image available**

DUAL SMART CARD ACCESS CONTROL ELECTRONIC DATA STORAGE AND RETRIEVAL SYSTEM
AND METHODS

SYSTEME ELECTRONIQUE DE STOCKAGE ET D'EXTRACTION DE DONNEES A DEUX CARTES A
PUCE D'ACCES ET PROCEDES CORRESPONDANTS

Patent Applicant/Assignee:

Search report

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Priority Application: US 97854534 19970512

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FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

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Publication Language: English

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Fulltext Word Count: 6501

Fulltext Availability:

Detailed Description

Detailed Description

... of information stored on smart cards and how that data is used
generally defines the **application** that the **card** is being used to
accommodate.

For example, in a stored value **application** , the information maintained
by the **card** is monetary value. In a loyalty application, the
information could be points redeemable for gifts...

...the smart card in order to process the data in the way designated by the
application developer.

Smart **cards** allow information to be freely distributed yet only
accessed by people who are authorized. This...of the system sponsor for
each application implemented in the system. For example, a medical
application requires a specific Access **Card** in order to update and/or
append information to the User Card's data file...

...Identification Card requires different employer issued Access Cards for
the employer to make inquiries.

Multiple **applications** running on smart **card** technologies is a
function of the requirements of the system sponsor. If the sponsor elects
...

...the business case for the card issue or system sponsor.

However, in cases where multiple **applications** reside on single smart
card chips, the Dual card process described herein serves to create
firewalls between these applications. With this protection, the
likelihood of issuing multiple **application** smart **cards** increases. The
Dual **Card** process lowers the risk of privacy breaches or security
fraud.

The Dual Card process supports...

...one database associated with any one application can be secured from

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other databases and/or **applications** residing on the User/Identity **Card**

The Dual Card process can work with whichever type of security is desired by the...

...sponsors to particular data fields on User Cards, create different levels of security between different **applications** or databases on User **Cards**, and accept downloaded audit trail information from User Cards.

Auditing is an important and unique...

...for auditing purposes, and also may help detect and/or prevent fraud, depending on the **application**.

Access **Cards** can be made to expire and/or can be PIN/password protected. Depending on the...

...operator.

The Dual Card process is important in the protection of cardholder privacy when multiple **applications** reside on the **card**. Since the system sponsor writes the rules for accessing information, cardholders are protected from groups attempting to access this information outside the policies adopted by the sponsor. Access **Cards**, specific to **applications**, create firewalls between each application preventing unauthorized access to information.

Multiple **applications** are programmed onto smart **card** technology in three situations:

1. multiple system sponsors agree to share the costs of card...

...a single card issue or system sponsor has a business need for more than one **application**; or 3. a single **card** issuer or system sponsor acts as agent for multiple organizations interested in having the **card** perform certain **applications**. In this case, the system sponsor essentially sells off: real estate on the chip to...peruse personal or history data contained in the assigned data fields of the IDENTITY smart **card**. In the racing track **application**, the authorized operator can view information encoded on the IDENTITY card, which could include information...things easier and quicker for Sam (which, of course, benefits manufacturer or manufacturing company). For this **application**, the smart **card** is configured to act as an electronic purse. The manufacturer or manufacturing company arranges for...

...The smart card reader installed in the vending machine contains information normally encoded on the **Applications Card**, thus allowing the User's Card to be used as an electronic purse.

After getting...

...from some potential future litigation. Sally can access this data because she has the correct **Application card**. However, Sally cannot see how much money remains on Sam's card, nor can she and uses his **Application card** to access Sam's personnel file. However, Dan cannot find out that Sam was at...

...she usually shops weekly. The chain is using the card as their frequent shoppers card, **check cashing** card and as a means of tracking and

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storing unique purchase items found in June...

...has requested authorization from its host or store controller. Housed in this controller is the **Application Card** for the chain's loyalty program.

It is important to realize that this same **Application Card** could have resided at the check-out lane in a second card reader connected to...

...s card is inserted in the "cardholder I s reader~ the clerk would insert the **Applications Card** into this second reader. This would authorize the clerk to view the contents of June...

...However, due to security reasons and other economic and operating conditions, the chain wanted the **Application card** to remain resident at all times. The best way to ensure that condition, the chain reasoned, was to keep the **Application Card** "centralized" back at ...future reward(s) established based on the goods being purchased on this trip. No other **applications** may be running on this **card** eliminating the need for a specific **applications** or supervisory **card** . On the other hand, depending on the size of the chain offering such a loyalty...

...other merchants or other retail service providers. In turn, this could result in using the **application card** to prevent one merchant, say, from viewing the shopping patterns of the cardholder at some...

11/3,K/23 (Item 16 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00591754 **Image available**

COMPUTER NETWORK FOR A RETAIL SYSTEM

RESEAU D'ORDINATEURS POUR SYSTEME DE MAGASINS DE VENTE AU DETAIL

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

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Application: WO 98US2623 19980210 (PCT/WO US9802623)

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NL PT SE

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Fulltext Availability:

Detailed Description

Detailed Description

... example, the store may preload new cards as an incentive for completing and submitting a **check cashing** application. The customer may also have a device at home for loading coupons onto the **card** , as described in **Applicant** 's copending U.S. Patent Application of KEN R. POWELL for SYSTEM AND METHOD FOR...with a relatively simple memory organization, more involved memory organizations are possible, allowing a single **card** to function in other **applications** in addition to

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functioning in an embodiment of the invention.

Additional advantages and modifications will...

11/3,K/24 (Item 17 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00566397 **Image available**

ONBOARD CURRENCY AND VALUE CARD EXCHANGER

ECHANGEUR DE DEVISES ET DE CARTES DE VALEUR EMBARQUE

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91602 , US

Patent and Priority Information (Country, Number, Date):

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Application: WO 97US16063 19970911 (PCT/WO US9716063)

Priority Application: US 96714560 19960916

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MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS

MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR

IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

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Fulltext Word Count: 6351

Fulltext Availability:

Detailed Description

Detailed Description

... system apparatus, or a sensor located in a groove through which the customer "swipes" the **card** . The system also **requests** that the customer enter a cash amount requested and a personal identification number (PIN) to confirm the transaction.

Then the system obtains authorization to charge the **requested** amount to the **card** . This step requires use of the aircraft data communication link, but is otherwise similar to...4) and prints a receipt and final instructions for the customer (10.5).

Traveler's **check cashing** is similar to a currency exchange operation, as indicated in FIG. 10. First the instructions...

11/3,K/25 (Item 18 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00530363 **Image available**

Search report

**SYSTEM AND METHOD FOR DISPLAYING PRODUCT INFORMATION IN A RETAIL SYSTEM
SYSTEME ET PROCEDE D'AFFICHAGE D'INFORMATIONS SUR DES PRODUITS DANS UN
SYSTEME DE VENTE AU DETAIL**

Patent Applicant/Assignee:

POWELL Ken R

Inventor(s):

POWELL Ken R

Patent and Priority Information (Country, Number, Date):

Patent: WO 9730411 A1 19970821

Application: WO 97US2228 19970219 (PCT/WO US9702228)

Priority Application: US 96603483 19960220; US 96603481 19960220

Designated States: AU CA JP MX NO AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English

Fulltext Word Count: 11624

Fulltext Availability:

Detailed Description

Detailed Description

... 315.

An invention embodied in this process of sending dis~ount coupons to a customer **card** is the subject of copending **application** of KEN R. POWELL for SYSTEMAND METHOD FOR DISTRIBUTING COUPONS THROUGH A SYSTEM OF COMPUTER...example, the store may preload new cards as an incentive for completing and submitting a **check cashing** application. Further, the customer may have a device at home, such as computer 2000 shown...

11/3,K/26 (Item 19 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00445352

**METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL
SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS**

**PROCEDE ET DISPOSITIF VISANT A ASSURER UN SERVICE DE COURTAGE ET D'AUTRES
SERVICES FINANCIERS PAR LE CANAL DE GUICHETS AUTOMATIQUES BANCAIRES**

Patent Applicant/Assignee:

CITIBANK NA

SIDIKMAN Paul

WEISS Lawrence D

Inventor(s):

SIDIKMAN Paul

WEISS Lawrence D

Patent and Priority Information (Country, Number, Date):

Patent: WO 9641293 A1 19961219

Application: WO 96US8690 19960607 (PCT/WO US9608690)

Priority Application: US 95483710 19950607

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU
JP KE KG KP KR LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK
TJ TT UA US UZ LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE BF BJ CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16507

Fulltext Availability:

Detailed Description

Claims

Search report

Detailed Description

... for supervising a margin securities account wherein the system verifies various account activities, such as **check cashing**, and determines available credit so as to maintain free credit cash in one or more...available. If more than one is available, the system prompts the customer to select the **account** for which information is being **requested** in the manner described above. once an account is selected in this manner, account profile...is determined to be within the established parameters, the system checks whether the customer's **account** and the **request** meet the criteria described above with regard to a selection of the market key. Specifically...fee is applicable, the system then determines whether the customer has a full-service **account**. If so, the system **requests** that the customer indicate whether the requested transaction was solicited by a consultant and an...

...the system verifies that a sufficient number of shares are available in the customer's **account** to complete the latest **requested** transaction. If there are insufficient unencumbered funds to complete the transaction, the user is informed...transfer to another account. The system also determines whether the customer has a full-service **account** and, if so, whether the **requested** transaction was made after consultation. The process then continues as shown in Fig. 20C.

If...buy, buy minus, buy call, sell, sell short, and so forth), quantity, price, duration of **request**, **account** number, and others. Data elements for symbol look up requests may include a ticker symbol...

Claim

... customer with said automated teller machine, displaying account balances with said automated teller machine, and **requesting** transfers between customer **accounts**.

17. An integrated financial system according to claim 12 wherein said display means and said...

11/3,K/27 (Item 20 from file: 349)
DIALOG(R) File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00327439 **Image available**

A METHOD FOR MAKING AND COLLECTING DONATIONS PROCEDE POUR VERSER ET POUR COLLECTER DES FONDS

Patent Applicant/Assignee:
STEPHEN INDUSTRIES INC OY
REINIKAINEN Pekka

Inventor(s):
REINIKAINEN Pekka

Patent and Priority Information (Country, Number, Date):

Patent: WO 9314476 A1 19930722
Application: WO 93FI13 19930115 (PCT/WO FI9300013)
Priority Application: FI 9250 19920115; FI 92342 19920507
Designated States: AT AU BG BR CA CH CZ CZ DE DE DK DK ES FI GB HU JP KP KR
LU NL NO NZ PL SE SK SK UA US AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE

Publication Language: English
Fulltext Word Count: 8225

Fulltext Availability:

Search report

Detailed Description
Detailed Description

... a narrative describing the details of a particular program to which the donation would be **applied** .

The disclosed donation **cards** may be widely distributed to potential donors by a variety of conventional means such...organization (e.g. major credit card), a customer card of a retail outlet (e.g. **check cashing** card), or the like.

The donation card 12a illustrated in Figure 3a includes printed matter...

11/3,K/28 (Item 21 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00322615

IN-STORE UNIVERSAL CONTROL SYSTEM
SYSTEME DE CONTROLE UNIVERSEL DESTINE AUX MAGASINS DE DETAIL

Patent Applicant/Assignee:

COMARK TECHNOLOGIES INC

Inventor(s):

FERGUSON William L

WALLIS Mark Harvey

Patent and Priority Information (Country, Number, Date):

Patent: WO 9309515 A1 19930513

Application: WO 92US9479 19921104 (PCT/WO US9209479)

Priority Application: US 91788288 19911105

Designated States: AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP KR LK LU

MG MN MW NL NO RU SD SE AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE BF

BJ CF CG CI CM ML MR SN TD TG

Publication Language: English

Fulltext Word Count: 12806

Fulltext Availability:

Detailed Description

Detailed Description

... week.

The principal form of payment used by these customers is the personal check and **check cashing** is, for the most, considered a necessary checkstand function.

Check writing coupled with a minimum...accepted as a cost of doing business.

competitive retail outlets are almost forced to provide **check cashing** and voucher redemption functions. However, for reasons mentioned above, little has been done to effectively...device contains a magnetic stripe reader 54 for manual swipe of credit/debit cards, ATM **cards** used in EFT approval **applications** and electronic funds benefit **cards** issued to authorized recipients of food stamps. A magnetic stripe reader capable of reading and...

11/3,K/29 (Item 22 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

Search report

00276781

NON-MINUTIAE AUTOMATIC FINGERPRINT IDENTIFICATION SYSTEM AND METHODS
PROCEDES ET SYSTEME D'IDENTIFICATION AUTOMATIQUE D'EMPREINTES DIGITALES NE
TENANT PAS COMPTE DES PETITS DETAILS

Patent Applicant/Assignee:

TMS INCORPORATED

Inventor(s):

GAGNE Patricia C

PUTERKO Carol M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9106920 A1 19910516

Application: WO 90US6172 19901031 (PCT/WO US9006172)

Priority Application: US 89430421 19891102

Designated States: AT AU BE BR CA CH DE DK ES FR GB GR IT JP LU NL SE SU

Publication Language: English

Fulltext Word Count: 18992

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... him or herself for identification for the purpose of: retail credit card purchases, authorized entry, **check cashing**, obtaining a driver's license, showing proof of age via a driver's license, verification...in particular, a verifiable identifier having less than 100 bytes of fingerprint identification data for **application** to mag-stripe personnel identification **cards**, as exemplified by the provision disclosed herein of a non minutiae digitized numerical identifier having...verifiable identification card for entitling the user to certain services such as charged purchases and **check cashing**.

It is even a further object of the invention to provide a fingerprint identification system...31 'illustrates a third embodiment of the system invention employed in an application pertaining to **check cashing** -personnel identity verification of check payee, which embodiment incorporates the use of PPI/MS Reader...ication card for entitling the user to. certain services, as for example, charged purchases and **check cashing**. This digitized numerical identifier can also be stored in a memory means included in a smart **card**.

As to the particular **application** of the invention system and methodssfor providing a 24 byte non-minutiae digitized numerical identifier...

...aliens on green cards and work visa's Social Security cards.
verification of holder for **check cashing** requirements.

Military ID cards for all branches.

Control of welfare recipients and **check cashing**.

Security Market

Banking industry..Automatic Tellers (ATM's), safety deposit boxes.

Professional Market

Medical ID...in the verification firmware EPROMS, the possibility of unauthorized card duplication is reduced, as duplicated **cards** for one **application** would not yield valid verification data in another application. Two exemplary encryption schemes are as...message).

Search report

Furthermore, the encrypted identifier could also be included on a check payable within a **check cashing** identity verification application of the present invention.
As set forth in the appended claims, the...

...payable and verification of the identity of the person submitting the check payable in a **check cashing** application would be accomplished by verification of comparison of a non minutiae digitized numerica"I...

Claim

... of the hole.

FIG. 30 illustrates a second embodiment of the system invention in the **application** wherein a smart **card** is provided as the portable personnel identification card means. A smart card reader means (not...

11/3,K/30 (Item 23 from file: 349)
DIALOG(R) File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00269225

MICROCOMPUTER DEBIT CARD

CARTE DE DEBIT A MICRO-ORDINATEUR

Patent Applicant/Assignee:

DATA CARD CORPORATION

Inventor(s):

SCHULER Joseph F

HAEUSER William W

Patent and Priority Information (Country, Number, Date):

Patent: WO 9015382 A1 19901213

Application: WO 90US2592 19900509 (PCT/WO US9002592)

Priority Application: US 89359384 19890531

Designated States: AT AU BE CA CH DE DK ES FR GB IT JP LU NL SE

Publication Language: English

Fulltext Word Count: 5843

Fulltext Availability:

Detailed Description

Detailed Description

... 42, and a transaction record zone 44. Funds may be transferred from the first protected **account** field of the food service **application** zone 34 to the second unprotected **account** field of the vending **application** zone 36. The transfers may flow in either direction between these two zones. The protected...

...Service Application Protected Zone

In the embodiment shown, the protected memory zone including the protected **account** field is a food service **application** zone 34. Food service companies would likely be the issuer of such cards. This memory ...

...the appropriate access key.

There are many fields that may be encompassed in the foodservice **application** protected memory zone. The protected **account** field in this memory zone is inaccessible to all persons not knowing the user's...

...application's viewpoint. There are many methods whereby funds may be

Search report

transferred into the protected **account** field of the service **application** protected zone.

Possible fields for this transfer include payroll deduction plans and cash/change machines...

...cash or change may be inserted into a terminal and recorded thereafter in the protected **account** of the service **application** protected zone.

Fields may be set up which allow the user to borrow against the...

...Vending Application Unprotected Zone

. In the embodiment shown, the unprotected memory zone including the unprotected **account** field is a vending **application** zone 36. The vending application unprotected zone 36 is readily accessible for vending applications. In...so frequently. This feature allows the user greater flexibility in the use of the debit **card**.

Shared Protected **Application** Zone

In the embodiment shown, there is a third memory zone 38 referred to as the shared protected application zone. The shared protected **application** zone 38 allows the debit **card** to be used in more than one set of terminals or applications. The original issuer...

...the original issuer of the card, but may use it for entirely different services. Multiple **applications** could be used in each **card**. In addition to the preferred food service industry, other services, such as **check cashing**, health care, ticket purchasing, equipment checkout, and building access are among the few that could...

...in turn provides access to the unprotected zone such that the funds in the unprotected **account** may be accessed for various **applications**. The third vendor may then provide an application, such as vending applications, such that the...transaction terminal.

Figure 5 is a-flow diagram describing the events occurring in a vending **application**. The user inserts a debit **card** into the vending machine and selects a menu selection. The vending machine accesses the unprotected...

...the present invention is designed for application expansion. Through the use of the shared zones, multiple **applications** may share one **card** in a secure manner. Multiple **applications** may be integrated or have no access to the other **applications**.

If desired, generic debit **cards** of the present invention with no photo ID or customer-printed names may be issued...
?show files;ds

File 347:JAPIO OCT 1976-2001/May(UPDATED 010905)

(c) 2001 JPO & JAPIO

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200152

(c) 2001 Derwent Info Ltd

?ds

Set	Items	Description
S1	3483537	APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUEST? OR REQUISITION? OR OPEN????
S2	96872	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	695	S2(5N) (CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE? OR HYBRID)
S4	362	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	1130	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	409	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -FUNDS OR MEMORY OR MAGNETIC) ()CARD? ?)
S7	161361	FEATURE? ? OR OPTION? ?
S8	20657	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	2341	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LINE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	183	S2-S6 AND S8
S11	4	S10 AND S9

?t11/ti/all

11/TI/1 (Item 1 from file: 350)

DIALOG(R) File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Fuel bundle pair assembly for pressurized fuel-channel-type nuclear reactor comprises end-to-end bundles interlocked at webbed end plates through which coolant flows

11/TI/2 (Item 2 from file: 350)

DIALOG(R) File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Production of multilayer electronic circuit(s) involves forming layer(s) of conductive features on a substrate by performing iterations

11/TI/3 (Item 3 from file: 350)

DIALOG(R) File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Marking plate applied to rail web in accordance with industry guidelines comprises ABS plastic with acrylate pressure-sensitive adhesive and tear-off backing, producing low-cost durably-attached result

11/TI/4 (Item 4 from file: 350)

DIALOG(R) File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Device for transferring liquid between multiwell plates, etc.

?

Set	Items	Description
S1	3483537	APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUEST? OR REQUISITION? OR OPEN????
S2	96872	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	695	S2(5N) (CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE? OR HYBRID)
S4	362	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	1130	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	409	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -FUNDS OR MEMORY OR MAGNETIC) ()CARD? ?)
S7	161361	FEATURE? ? OR OPTION? ?
S8	20657	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	2341	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LINE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	183	S2-S6 AND S8
S11	4	S10 AND S9
S12	7	(S3 OR S4 OR S5 OR S6) AND S8
S13	7	S12 NOT S11

13/TI/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2001 JPO & JAPIO. All rts. reserv.

OPERATION CONTROL SYSTEM FOR PORTABLE MEDIUM

13/TI/2 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Production of a solar cell used e.g. for consumer goods such as pocket calculators and smart cards comprises applying a removable intermediate layer on a substrate, and applying a layer structure to the intermediate layer

13/TI/3 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Making hot press-laminated multilayer card in plastic, involves additive in layers between covering and core which prevents sliding- or floating offset during lamination, by increase of friction

13/TI/4 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Computer system used in business financial account management application

13/TI/5 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Manufacturing process for laminated cards used e.g. as ID cards, driving licenses or passport

13/TI/6 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

In-mold integration and fusing of thin section into surface of plastic object

13/TI/7 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Application selection method for multi- application smart card
?t13/9/1,4,7

13/9/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2001 JPO & JAPIO. All rts. reserv.

02436787 **Image available**
OPERATION CONTROL SYSTEM FOR PORTABLE MEDIUM

PUB. NO.: 63-053687 [JP 63053687 A]
PUBLISHED: March 07, 1988 (19880307)
INVENTOR(s): HIROKAWA KATSUHISA
KURIYAMA RYOICHI
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
(Japan)
TOSHIBA INTELLIGENT TECHNOL LTD [486764] (A Japanese Company
or Corporation), JP (Japan)
APPL. NO.: 61-195674 [JP 86195674]
FILED: August 22, 1986 (19860822)
INTL CLASS: [4] G06K-017/00
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units)
JOURNAL: Section: P, Section No. 736, Vol. 12, No. 271, Pg. 115, July
28, 1988 (19880728)

ABSTRACT

PURPOSE: To certainly prevent a usage by any others except an authorized owner by enabling a person to use a medium only the time when the **specified feature** information of a person requesting to use agrees with the one of the authorized owner stored beforehand in a portable medium.

CONSTITUTION: A read-in part for a fingerprint image 11 constitutes a means for an input, reads in the fingerprint of a finger pushed on a finger pushing part 17 as an image information and outputs the fingerprint to an R/W device 15 as digital information. An IC card 13 is provided with a storage part 29 as a storage means storing fingerprint information of the authorized owner. In order to judge whether a person **requesting** to use the **IC card** 13 is an authorized owner or not for the card 13, the fingerprint information is inputted through the read-in part 11. Said information is compared with that of the authorized owner stored in the storage part 29 in the card 13 through a device 15. As a result if both fingerprints are not the same, the request is judged to be illegal and an alarm is given. Therefore the illegal usage by any others except the authorized owner is certainly prevented.

13/9/4 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013098389 **Image available**
WPI Acc No: 2000-270261/200023
XRPX Acc No: N00-202370

Computer system used in business financial account management application

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)
Inventor: BICKERTON M J; BOHRER K A; HUGHES E S; KENWORTHY E W; MUSGROVE R J; PATTERSON L R; PORTER S; SALT D D; SCATTERGOOD D K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6041312	A	20000321	US 97834647	A	19970328	200023 B

Priority Applications (No Type Date): US 97834647 A 19970328

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6041312	A	51	G06F-017/30	

Abstract (Basic): US 6041312 A

NOVELTY - A main memory (38) that stores an operating system (46) that supports an object oriented program (OOP) with an OOP framework. Sets of object oriented classes included in the OOP framework, has one user extensible class. The operating system has an extensible business **financial account management application** system and maintains a ledger **account application** category.

DETAILED DESCRIPTION - A ledger account application category enables accounts receivable and payable operations of the business financial accounts data. An account object class specifies the account structure containing the accounts payable, the accounts receivables, company identification data and a business partner ID data. A debt management item category enables transaction between a company and a business partner such that a log entry category can identify the transaction before a transaction commit operation. INDEPENDENT CLAIMS are also included for the following:

(a) an object oriented extensible business financial ledger account management framework;

(b) a software execution;

(c) a program data storage device;

(d) a computer program;

(e) and a program distribution.

USE - Used in business **financial account management application**.

ADVANTAGE - Allows framework user to add extensions to framework. Builds additional **specific features**. Enables program developer to customize extension classes and quickly conclude program development. Ensures easy implementation of object oriented classes and framework. Ensures efficient and quick production of application program. Performs payment handling functions and credit control operations.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a computer system.

Main memory (38)

Operating system (46)

pp; 51 DwgNo 2/26

Title Terms: COMPUTER; SYSTEM; BUSINESS; FINANCIAL; ACCOUNT; MANAGEMENT; APPLY

Derwent Class: T01

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-015/18

File Segment: EPI

Manual Codes (EPI/S-X): T01-F07; T01-J05A2; T01-S03

13/9/7 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012448702 **Image available**

WPI Acc No: 1999-254810/199921

XRPX Acc No: N99-189689

Application selection method for multi- application smart card
Patent Assignee: SCHLUMBERGER IND SA (SLMB); SCHLUMBERGER SYSTEMES (SLMB)

Inventor: MONTGOMERY M A

Number of Countries: 020 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9916030	A1	19990401	WO 98IB1580	A	19980918	199921 B
CN 1236462	A	19991124	CN 98801156	A	19980918	200014
EP 1016048	A1	20000705	EP 98946633	A	19980918	200035
			WO 98IB1580	A	19980918	

Priority Applications (No Type Date): US 98156371 A 19980917; US 9759382 A 19970919

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9916030	A1	E	44	G07F-007/10	
				Designated States (National):	CN JP
				Designated States (Regional):	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
CN 1236462	A			G07F-007/10	
EP 1016048	A1	E		G07F-007/10	Based on patent WO 9916030
				Designated States (Regional):	BE DE ES FR GB IT NL

Abstract (Basic): WO 9916030 A1

NOVELTY - The card has a number of applications each of which can be selected to be run. When the card is used in a compatible terminal the user can be offered the **option** of **choosing** which application to run. When inserted into an existing terminal it selects an arbitrary application. If this is rejected by the terminal it writes another application code to persistent store causing another application to be tried when placed in the terminal again. By repeatedly inserting the card a correct application will be found.

USE - Multi-**application smart card**

ADVANTAGE - Allows the desired application to be found and selected even in terminals that do not handle multiple application cards.

DESCRIPTION OF DRAWING(S) - Smart card

Persistent storage to hold changing application code (80)

pp; 44 DwgNo 7/8

Title Terms: APPLY; SELECT; METHOD; MULTI; APPLY; SMART; CARD

Derwent Class: T01; T04; T05

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): G06K-007/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-C07C1; T04-K02; T05-H02C

?

Set	Items	Description
S1	3483537	APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE- ST? OR REQUISITION? OR OPEN????
S2	96872	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	695	S2(5N) (CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE? OR HYBRID)
S4	362	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	1130	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO- PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	409	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC) ()CARD? ?)
S7	161361	FEATURE? ? OR OPTION? ?
S8	20657	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	2341	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N- ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI- NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	183	S2-S6 AND S8
S11	4	S10 AND S9
S12	7	(S3 OR S4 OR S5 OR S6) AND S8
S13	7	S12 NOT S11
S14	9337	IC="H04L-029/06"
S15	31831	IC="G06F-017/60":IC="G06F-017/605"
S16	0	S10 AND S14-S15
S17	416	S2-S6 AND S14-S15
S18	0	S17 AND S8
S19	8	S17 AND S7
S20	8	S19 NOT (S11 OR S13)

?t20/ti/all

20/TI/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2001 JPO & JAPIO. All rts. reserv.

CREDIT CARD ISSUE SYSTEM AND AUTHENTICATION SYSTEM

20/TI/2 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Online bill payment method involves receiving bill with coded data and sensing identity of bill using sensing device positioned relative to bill, based on parameter related to requested payment

20/TI/3 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Remote interactive point access financial and information system for video conferencing, ATM, has call center connected with bank representative station for enabling real time interaction with customer

20/TI/4 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Interactive data processing method for online financial system, involves maintaining access to database with complete service to all accounts during service request by providing valuations and sorted lists

20/TI/5 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Electronic financial card application system using internet

20/TI/6 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Phone time transfer method for frequent shopper card

20/TI/7 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Financial service with wholesale financing program coordinated by service provider - receives credit application from retailer and checks applicant credit worthiness at bank nominated by service provider, before issuing bank guarantee

20/TI/8 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Information and communication system for gaming machine - provides transfer of information to and from processor and several gaming machine interface units

?t20/9/1,3-6

20/9/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2001 JPO & JAPIO. All rts. reserv.

06160848 **Image available**

CREDIT CARD ISSUE SYSTEM AND AUTHENTICATION SYSTEM

PUB. NO.: 11-102392 [JP 11102392 A]

PUBLISHED: April 13, 1999 (19990413)

INVENTOR(s): SHISHIDO HIRONOBU

APPLICANT(s): TSUBASA SYSTEM KK

APPL. NO.: 09-262570 [JP 97262570]

FILED: September 26, 1997 (19970926)

INTL CLASS: G06F-017/60 ; B42D-015/10; G07F-007/08

ABSTRACT

PROBLEM TO BE SOLVED: To provide an authentication system or the like which authenticates an applicant without any intervention of human's examining operation by using a certificate for qualification.

SOLUTION: An application device 1 sends certificate image data representing the image of an identification card to a **credit** company site 2 to **apply** for **credit card** issue. The **credit** company site 2 sends certificate image data to a **credit** information center 3 to **request** authentication of the identification **card**. The **credit** information center 3 decides whether or not the identification card is genuine by performing character recognition of the **feature** information of the identification card and decides that authentication is successful further when deciding that the holder specified by the character recognition of the entry position of the holder is suitably given credit. Then the credit company site 2 when confirming that the authentication is successful and the holder has no credit card issued and is suitably given credit decides the issue of a credit card, so that a credit card issuing device 4 issues the credit card.

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20/9/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

013522346 **Image available**

WPI Acc No: 2001-006552/200101

XRPX Acc No: N01-004703

Remote interactive point access financial and information system for video conferencing, ATM, has call center connected with bank representative station for enabling real time interaction with customer
Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK (NACI-N)

Inventor: ANDREAS D L; KJONAAS D W

Number of Countries: 090 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200049552	A2	20000824	WO 2000US4269	A	20000218	200101 B
AU 200034967	A	20000904	AU 200034967	A	20000218	200103
US 6223983	B1	20010501	US 99252834	A	19990219	200126
US 20010007332	A1	20010712	US 99252834	A	19990219	200143
			US 2001798407	A	20010302	

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407 A 20010302

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200049552	A2 E	59	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034967	A		G06F-017/60	Based on patent WO 200049552
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US 6223983	B1		G06F-017/60	
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US 20010007332	A1		G06F-017/60	Cont of application US 99252834 Cont of patent US 6223983
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Abstract (Basic): WO 200049552 A2

NOVELTY - A call center (41) has data entry ports for initiating access and for executing transactions like video conferencing with a bank at representative station (40) via an interface (17). Station (40) and CPU (60) perform operable electrical and data communications with data, voice and image processor, to enable the bank to interact with the customer in real time and to provide customer access to the CPU.

DETAILED DESCRIPTION - The interactive point access financial and information system comprises a remote automated teller machine (ATM) (10), the call center (41), a depository (12). The bank representative station (40) includes a CPU, and data, voice and image processor operably connected to the call center (41), station (40) and CPU. The depository includes a security box which is operable via command functions at the station (40). The call center executes desired transactions like deposits, withdrawals, loans, and exchanges information with the banker in real time on face to face basis. INDEPENDENT CLAIMS are also included for the following:

(a) method of providing interactive point access banking information;

(b) remote interactive point access virtual financial and information system

USE - For providing integrated platform of services like video conferencing, commercial depository, and customized automated teller machine used for dispensing event tickets, discount coupons, cash withdrawal, deposits and providing coupons for bank products and services.

ADVANTAGE - The system provides of full service virtual bank to a customer and enables remote transactional engagement, on demand basis at high level of availability like seven days a week, 24 hours a day. Enables the customer to access and execute all major transactions on

demand basis and further serves as a medium for information from multiple sources. As the system is operated by computer implemented software, it enables the customer to remotely process check accounts, use a cash card or check card, charge a check, Use infobank, check order/reorder, execute direct deposit authorization, access saving account information and review personal financial profiles. Uses software program logic, which is robust and user friendly, and provides the customer with various **options** to access and close among various bank services. The call center which is a customer service platform, provides third party services like insurance, travel, investment and similar services which are of general interest to the customer. The interactive video conferencing enables face to face interview and conversation with a bank representative who assists the remote customer in **opening** new deposit **accounts**, direct deposit capability, reorder checks, provides general information regarding loans, forward loan applications, discuss additional product offerings of the bank, and answers customer service related questions. The system is modular and expandable to be compatible with emerging technologies like internet/intranet, cellular systems and high bandwidth digital communications, for enabling individual and institutional customers to access full banking services from remote locations.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram representing operational interface of the remote interactive point access financial and information system.

ATM (10)
 Depository (12)
 Interface (17)
 Bank representative station (40)
 Call center (41)
 CPU (60)
 pp; 59 DwgNo 12/12

Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; INFORMATION;
 SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL
 ; TIME; INTERACT; CUSTOMER
 Derwent Class: T01; T05
 International Patent Class (Main): **G06F-017/60**
 File Segment: EPI
 Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T05-L03C1

20/9/4 (Item 3 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2001 Derwent Info Ltd. All rts. reserv.

013156306 **Image available**
 WPI Acc No: 2000-328178/200028
 XRPX Acc No: N00-247016

Interactive data processing method for online financial system, involves maintaining access to database with complete service to all accounts during service request by providing valuations and sorted lists

Patent Assignee: POWER FINANCIAL GROUP INC (POWE-N)

Inventor: SEGAL G A; ZERENNER E H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6049783	A	20000411	US 9755403	A	19970808	200028 B
			US 9886738	A	19980529	

Priority Applications (No Type Date): US 9755403 A 19970808; US 9886738 A 19980529

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6049783	A	6	G06F-017/60	Provisional application US 9755403

Abstract (Basic): US 6049783 A

NOVELTY - Client establishes filtering and sorting on interactive

server in separate account, to set and modify parameters for each account. Timely access to source of data is provided to retrieve valuations, client information, graph or other report, thus maintaining access to database for complete service during **request** to all **accounts** .

DETAILED DESCRIPTION - Data is processed from browser compatible page. The client criteria are selected from open interest, percent if called, percent if not called, in money or out of money, optional month, search criteria, stock price, volume, volatility or Black-Scholes value, etc. Valuations may tend to be for months or long term leap **options** .

USE - For accessing online financial data within server to meet user criteria in business and financial system used for automated renewal accounts system using digital computer for updating security information of multiple accounts.

ADVANTAGE - Individual investor could make use of speed of computer is same way as investment professionals, as investment data is presented to individuals in a read only format with content being generic in nature. Thus individual investor can directly interact with database in order to extract information according to individual needs. Hence individual criteria is input and changed to explore different scenarios.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of multitask account on server.

pp; 6 DwgNo 2/2

Title Terms: INTERACT; DATA; PROCESS; METHOD; FINANCIAL; SYSTEM; MAINTAIN; ACCESS; DATABASE; COMPLETE; SERVICE; ACCOUNT; SERVICE; REQUEST; SORT; LIST

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T01-J05B4; T01-M02A1B

20/9/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012954286 **Image available**

WPI Acc No: 2000-126136/200011

XRPX Acc No: N00-095088

Electronic financial card application system using internet

Patent Assignee: BLOCK FINANCIAL CORP (BLOC-N)

Inventor: CUNNINGHAM G C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014645	A	20000111	US 96635334	A	19960419	200011 B

Priority Applications (No Type Date): US 96635334 A 19960419

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014645	A		10	G06F-017/60	

Abstract (Basic): US 6014645 A

NOVELTY - A grading process (48) of the system uses the application data (42) and credit bureau data and determines a letter grade and numerical score. The score is used to search each participating financial institution's selection criteria (50) organized in a matrix to locate the offers to be presented to the applicant.

DETAILED DESCRIPTION - The applicant completes an application (40) by providing personal and financial information. The servers at the web/on line site (44) prompts the applicant for the required information and then processes it. The applicant is presented with offers appropriate for the assigned grade/score on the applicant's computer display. The term of the offer like interest rate, and high

credit limit are also displayed. The applicant peruses the details of different offer and selects the one that has most favorable terms. The application data acceptable to the applicant is forwarded to the financial institution that made the offer. The financial institution then processes the application and sends the financial card to the applicant. An INDEPENDENT CLAIM is also included for electronic financial card application applying method.

USE - For presenting financial card e.g. credit card, debit card offers to customer using internet's world wide web technology.

ADVANTAGE - Allows users to peruse and accept financial card offers from institutions interested in locating new customers. Financial institutions can easily alter selection criteria and associated card term data, thus increasing the type of offers to locate new customer. Cost savings is realized by use of the electronic system rather than direct mailings. The institutions and customers are connected with one another because customers are not required to be in any particular location to receive the offer. Customers can review the options from various institutions via single access point thus reducing time required to shop for new card.

DESCRIPTION OF DRAWING(S) - The drawing shows dataflow diagram for electronic financial card application system.

Application (40)

Application data (42)

Web/on line site (44)

Grading process (48)

Financial institution's selection criteria (50)

pp; 10 DwgNo 2/4

Title Terms: ELECTRONIC; FINANCIAL; CARD; APPLY; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

Manual Codes (EPI/S-X): T01-J04C; T01-J05A1; T05-H02C3; T05-L02

20/9/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012578131 **Image available**

WPI Acc No: 1999-384238/199932

XRPX Acc No: N99-287685

Phone time transfer method for frequent shopper card

Patent Assignee: CATALINA MARKETING INT INC (CATA-N)

Inventor: KLAPKA T J

Number of Countries: 086 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5915007	A	19990622	US 9859371	A	19980414	199932 B
PT 102259	A	19991029	PT 102259	A	19990218	199950
WO 9953448	A1	19991021	WO 99US1487	A	19990217	199952
ZA 9901751	A	19991124	ZA 991751	A	19990304	200001
AU 9927590	A	19991101	AU 9927590	A	19990217	200013
EP 1029310	A1	20000823	EP 99908072	A	19990217	200041
			WO 99US1487	A	19990217	
NO 200003078	A	20000615	WO 99US1487	A	19990217	200049
			NO 20003078	A	20000615	
BR 9907114	A	20001003	BR 997114	A	19990217	200053
			WO 99US1487	A	19990217	
HU 200004690	A2	20010528	WO 99US1487	A	19990217	200140
			HU 20004690	A	19990217	
AU 736646	B	20010802	AU 9927590	A	19990217	200152

Priority Applications (No Type Date): US 9859371 A 19980414

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5915007 A 13 H04M-015/00

PT 102259 A G06F-017/60
WO 9953448 A1 E G07F-007/00
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
ZA 9901751 A 27 G06K-000/00
AU 9927590 A G07F-007/00 Based on patent WO 9953448
EP 1029310 A1 E G07F-007/00 Based on patent WO 9953448
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE
NO 200003078 A G07F-007/00
BR 9907114 A G07F-007/00 Based on patent WO 9953448
HU 200004690 A2 G07F-007/00 Based on patent WO 9953448
AU 736646 B G07F-007/00 Previous Publ. patent AU 9927590
Based on patent WO 9953448

Abstract (Basic): US 5915007 A

NOVELTY - When user with frequent shopper **card requests** for transfer **phone** time certificate (230) from terminal (200), it is issued with preset phone time and first identification number. User can then call number printed on transfer certificate and get connected to a frequent shopper card server (400) to add phone time to an account associated with frequent shopper card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for phone time transfer system.

USE - For enabling usage of frequent shopper card as phone calling card to purchase prepaid phone time.

ADVANTAGE - Provides twenty four hour customer service support. Provides security **features** such as printing transfer phone time, certificate, only when register is in live mode.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the system for transferring phone time to a frequent shopper card.

Terminal (200)

Transfer phone time certificate (230)

Frequent shopper card server (400)

pp; 13 DwgNo 2/6

Title Terms: TELEPHONE; TIME; TRANSFER; METHOD; FREQUENT; CARD

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-017/60 ; G06K-000/00; G07F-007/00;
H04M-015/00

International Patent Class (Additional): G06F-017/00; G06K-005/00;
H04M-017/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-J; T01-J05A1; T04-C; T05-D01A; T05-H02C1;
T05-H05C; W01-C02B6A; W01-C02B9; W01-C05B3C; W01-C06; W01-C07A;
W01-C07A5A

?

.File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Aug

(c)2001 Info.Sources Inc

File 278:Microcomputer Software Guide 2001/Aug

(c) 2001 Reed Elsevier Inc.

Set	Items	Description
S1	39528	APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? - OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	333	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	64	S2(5N) (CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T- ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE?)
S4	30	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	55668	NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W- WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6	38055	SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA- T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7	44025	FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8	29	S2 AND (S3 OR S4) AND S5 AND S7
S9	83	S2 (S)S5(S)S7
S10	16	S2(10N)S5(10N)S7
S11	39	S8 OR S10
S12	27	RD (unique items)
S13	19	S12 AND PY=<1999

13/3,K/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00122014 DOCUMENT TYPE: Review

PRODUCT NAMES: LendingTree.com (738654); GetSmart.com (738662)

TITLE: A High-Stakes Card Game
AUTHOR: Punch, Linda
SOURCE: Financial Service ONLINE, v5 n1 p44(3) Nov 1999
ISSN: 1093-1244
HOMEPAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000430

Although credit card issuers were among the first to **open Web** sites to promote their **cards**, they now have to fight for attention as competition increases from sites that allow consumers...

...LendingTree have contractual agreements with issuers, while 4CreditCards.com links visitors to issuers' World Wide **Web** sites. Other sites often only list different credit card terms, and some offer other types...

...credit. GetSmart offers consumers a choice of cards according to rate, rewards, pay-off-debt **features**, transfer-your- balance **features**, student cards, and more than 20 other categories. Visitors to GetSmart can choose a 'search hundreds of cards' **option** and fill out a questionnaire describing what they want in a card. Information is then...

...different kinds of cards that are out there.' LendingTree has consumers fill out forms with **financial** information needed to screen **applicants** for **credit cards**, filters the **applications** in software, and sends applications to appropriate issuers. Consumers are given ID numbers to log ...

...LendingTree site to review card offers. Almost four million credit cards will have been issued **online** by 2003, for a total of \$21.5 billion in credit by 2003.

DESCRIPTORS: Credit Cards; **Internet** Shopping; Personal Finance
1999

13/3,K/2 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00120323 DOCUMENT TYPE: Review

PRODUCT NAMES: Sybase Adaptive Server Enterprise 12.0 (683205);
PowerDesigner 7.0 (365891)

TITLE: Sybase Wares Target E-Comm World
AUTHOR: Cox, John Perez, Juan Carlos
SOURCE: Network World, v16 n35 p39(2) Aug 30, 1999
ISSN: 0887-7661
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20001222

...a beta version of PowerDesigner 7.0, Sybase Capital Markets Industry Warehouse Studio, Sybase Life **Insurance** Industry Warehouse Studio, Sybase **Credit Card** Industry Warehouse Studio, and **Open Door** are all new, upgraded products from Sybase. Adaptive Server Enterprise 12.0 has several new **features**, and Enterprise Event Broker is a middleware product that is part of the company's...

...Sybase has also announced plans to sell software to customers who want to link new **Web** applications with existing enterprise **network** systems. Sybase also wants to make it easier for users to build and deploy e...

1999

13/3,K/3 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00114497 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking (839299)

TITLE: E-Bankers Keep On Keepin' On

AUTHOR: Lindenberg, Gregory

SOURCE: Financial Service ONLINE, p58(3) Dec 1998

ISSN: 1093-1244

HOME PAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

America **Online** 's, CompuServe's, and Yahoo!'s **online** offerings, Microsoft **Network**, and AmeriTrade Holding's OnMoney are highlighted in a discussion of the continuing expansion of the **electronic** banking industry. Even though vendors have had to adjust their expectations to slower than expected consumer adoption rates, many industry players are attracted to the market. Growth rates for **online** brokerage services continue to grow steadily, and about 100 firms now compete for business. Faulkner & Gray's 'Directory of Home Banking & **Online** Financial Services' shows the ascension of home banking; the directory reports that about 60 percent of the leading 150 U.S. banks offered **online** banking in 1998, and another 15 percent report plans for an offering by 1999. Interest in direct-connection programs is subsiding, as most banks have shifted their emphases to **Internet** banking. Banks' **Web** sites now provide not only balance inquiry and funds transfer, and most have added more services, including **electronic** bill payment. Mortgage and other loan prequalification, application, and payment **features** are also becoming popular on bank **Web** sites. Other transactions now available or planned for banks' World Wide **Web** sites include **credit card application** and **insurance** sales and related services, including credit card account data access and credit card payment. OnMoney, which should be available by the end of 1998, will provide **online** banking, mortgage and insurance links, and links to competing **online** brokers.

DESCRIPTORS: **Internet**; E-Banking; Personal Finance; Stock Brokers;
Financial Institutions; **Online** Stock Trading; Credit Cards; Banks;
EFT (**Electronic** Funds Transfer)

1998

13/3,K/4 (Item 4 from file: 256)

·DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00114312 DOCUMENT TYPE: Review

PRODUCT NAMES: ARCIS-NT (730751)

TITLE: Keeping Customers in the Know

AUTHOR: Dickey, Sam

SOURCE: Imaging & document solutions, v8 n1 p63(4) Jan 1999

ISSN: 1083-2912

HOME PAGE: <http://www.imagingmagazine.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000830

...document imaging and workflow system. Capital One's imaging system was first developed to process **credit card applications**, but now tracks and deals with credit card fraud as well. HomeGold reproduces images of mortgage files on CD-ROM for potential investors to peruse. Oppenheimer Funds uses the **Internet**, and captures images of e-mail received at its **Web** site for **addition** to imaged customer files; responses are sent via e-mail. Capital One is able to...

...if fraud is detected, HomeGold can retrieve card member transaction data from a mainframe and **credit card applications** from an optical library. ARCIS-NT, which helps HomeGold automate, satisfy industry regulations, and improve...

...T1 line. Images are archived to an optical library. Oppenheimer now uses the World Wide **Web** as a conduit for documents coming into its imaging system.

1999

13/3,K/5 (Item 5 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00113317 DOCUMENT TYPE: Review

PRODUCT NAMES: Balance Suite 2.6 (705349); NIC Express 1.0 (704091)

TITLE: Teaching server NICs to work together

AUTHOR: Henderson, Tom

SOURCE: Network World, v15 n45 p55(3) Nov 9, 1998

ISSN: 0887-7661

HOME PAGE: <http://www.nwfusion.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20000830

...0; Balance Suite 2.6 also runs under NetWare. During testing, both found a failed **network** interface card when the server was connected to a switch, and distributed bandwidth throughout a cluster of **network cards**. Balance Suite's graphical monitoring **application**, dynamic **network card** rebalancing, and PerfMon add-ins give it the edge over NIC Express, which does not provide these **features**. Both products use a product-specific protocol driver that runs between the TCP/IP stack...

1998

13/3,K/6 (Item 6 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00112541 DOCUMENT TYPE: Review

PRODUCT NAMES: TP Broker 3.1 (727601)

TITLE: Easing Net-Based Transactions

AUTHOR: Taschek, John

SOURCE: PC Week, v15 n49 p41(2) Dec 7, 1998

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 19990130

...consistent security and data handling tools. Complex application uses, such as transferring money from one **electronic account** to another within the same **application**, are easily handled when developing the application within TP Broker. The program's interoperability **features** rate very high, and developers will appreciate the ability to now compile and link objects...

1998

13/3,K/7 (Item 7 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00112378 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Smart Cards (836915)

TITLE: Drop a dime online

AUTHOR: Patch, Kimberly Smalley, Eric

SOURCE: InfoWorld, v20 n48 p71(2) Nov 30, 1998

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

TITLE: Drop a dime online

As studies show **Internet**-based purchases doubling in the past nine months, the once-abandoned **electronic** commerce area of micropayment systems are showing a resurgence in business potential. IBM, Compaq Digital ...

...of many smart card and micropayment software ventures has not at all slowed down the **Web**'s explosive e-commerce growth; many experts feel this slow growth is only temporary. After a few years of limited experience with this genre of software, developers are **refining** micropayment **applications** and a few tentative **smart card** payment systems are being put into place. Other advances, such as the Common **Electronic** Purse Specification, will only further **enhance** the development and interoperability of smart cards.

DESCRIPTORS: Smart Cards; Computer Security; EFT (**Electronic** Funds Transfer); **Internet** Marketing; **Internet** Security; E-Commerce
1998

13/3,K/8 (Item 8 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00108324 DOCUMENT TYPE: Review

PRODUCT NAMES: Yahoo! (584622); EDGAR (833606); SSL (835111); Netscape Navigator (530883); Microsoft Internet Explorer 3.0 (577375)

TITLE: The Complete Guide To Investing With Your PC
AUTHOR: Gerlach, Douglas
SOURCE: PC World, v16 n5 p149(8) May 1998
ISSN: 0737-8939
HOMEPAGE: <http://www.pcworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

...PRODUCT NAMES: 530883); Microsoft Internet Explorer 3.0...

...s (SEC's) EDGAR, Secure Sockets Layer, Netscape Communications' Netscape Navigator, and Microsoft's Microsoft **Internet** Explorer 3.0 are products highlighted in a discussion of PC-based tools used for **online** investment activities. Yahoo! Finance provides complete, free information about stocks and mutual funds. Typing a stock ticker symbol shows a price chart for multiple time periods, in **addition** to news stories, a short company profile, analysts' earnings estimates, and quarterly and annual filings...

...filings at no charge twenty-four hours after the SEC has received them. FreeEDGAR, a **Web** site, provides real-time access to filings. It rearranges the text of filings into an...

...makes Excel a viewing browser and automatically retrieves data from FreeEDGAR. To get started with **online** trading, the user simply needs an SSL-supported browser, such as IE3 or Navigator 3.0. **Online brokers** will often **open** an **account** with no minimum balance, but some require an initial investment. Other topics covered include pitfalls; important decisions, such as choosing an **online** broker; tracking the portfolio; joining an investment club; and judging the value of **online** investment advice.

DESCRIPTORS: Investment Analysis; Stock Market; **Internet** ; Portfolio Management; IBM PC & Compatibles; Personal Finance; Securities; Investment Management; **Internet** Browsers; **Internet** Explorer; Netscape; Portals

1998

13/3,K/9 (Item 9 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00107566 DOCUMENT TYPE: Review

PRODUCT NAMES: Smart Cards (836915); Government (830271)

TITLE: Playing it smart: Agencies sort smart card options, obstacles
AUTHOR: Varon, Elana
SOURCE: Federal Computer Week, v11 n36 p30(2) Nov 17, 1997

ISSN: 0893-052X
HOMEPAGE: http://www.fcw.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010130

TITLE: Playing it smart: Agencies sort smart card options, obstacles

...that hold computer chips and are used by federal employees for such applications as identification, **network** access, purchasing, and travel. However, the technology is diverse and making purchasing decisions is complicated. The smart card has tried to create standards, for operating systems (OSs), **card** readers, and **application** programming interfaces (APIs), but none have been tested widely. Interoperability is not available in a form that can be implemented, according to a computer specialist. Most **smart card applications** used in the federal government have been closed systems designed by one organization to solve...

...industry standard. Gemplus and several other leading vendors have prompted an API for Java-based **applications**, so that **card** holders could create different **applications** that use the same standard interface.

DESCRIPTORS: Government; Security; Building Security; Computer Security;
Smart Cards; **Internet** Content Filters
1997

13/3,K/10 (Item 10 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00101359 DOCUMENT TYPE: Review

PRODUCT NAMES: Wall Street Journal Interactive Edition (661431); Motley Fool (643513)

TITLE: Smart Money: Personal Finance
AUTHOR: Goldsborough, Reid
SOURCE: NetGuide, v4 n3 p98(4) Mar 1997

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000330

Dow Jones' Wall Street Journal Interactive Edition (WSJIE) was one of the first World Wide **Web** newspapers to become a commercial venture. It is an example of a **Web**-based personal finance resource that is affiliated with a newspaper, but others are spin-offs of magazines, software vendors, and securities brokerages. **Additional** offerings include those from government agencies or nonprofit organizations, while others are autonomous and advertising supported businesses that operate strictly **online**. Some are free, while others, like WSJIE, are for-fee enterprises with extensive services. For...

...with added, continuously updated financial coverage and background reports on 9,000 companies globally. Kiplinger **Online**, from the publisher of 'Kiplinger's Personal Finance Magazine', provides powerful tools and advice, including stock quotes and mutual fund performance data and home mortgage affordability tools. Quicken Financial **Network** allows users to shop **online** for insurance, to research stocks, and to evaluate mutual funds. Users can also **apply** for a **credit card** or **open** a **checking account**. Merrill Lynch provides Journey to **Financial Success**, which

advertises Merrill Lynch's services and offers many free resources,
including the Investor...

DESCRIPTORS: News Services; Stock Market; Investment Analysis; Financial
Planning; **Internet** ; Information Retrieval; Personal Finance; Push
Technology
1997

13/3,K/11 (Item 11 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00101000 DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381); Internet Marketing (835552)

TITLE: Banks cash in on Web
AUTHOR: Hayes, Frank
SOURCE: Computerworld, v31 n17 p57(2) Apr 28, 1997
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...PRODUCT NAMES: 830381); Internet Marketing...

TITLE: Banks cash in on Web

The online banking World Wide Web sites of five of the largest U.S.
banks (the only large national banks with Web -based banking) are
described. They are the sites run by Wells Fargo Bank, Bank of America,
U.S. Bank, First Union, and Atlanta **Internet** Bank. Many other smaller
banks and credit unions use the Web , but mega-banks like Citibank and
First Chicago are hanging back, and provide only informational Web sites.
Wells Fargo has a slightly better site than Bank of America, with a better
...

...digits of an ATM card number and a password. Both banks have exactly the
same feature set, including the ability to create a profile that
automates tasks. First Union's services...

...First Bank System, and will cover the largest geographic area in the
U.S. Atlanta **Internet** Bank has an intuitive interface, but users have to
use mail or the telephone to apply for an account , and services often
simply provide another phone number.

DESCRIPTORS: Banks; **Internet** Marketing; Financial Institutions;
E-Banking
1997

13/3,K/12 (Item 12 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00098638 DOCUMENT TYPE: Review

PRODUCT NAMES: Andrew Tobias' Managing Your Money 7.2 Macintosh (017580);
Andrew Tobias' Managing Your Money 3.0 Windows (017580); Microsoft Money
97 Windows 95 (336734); Quicken Deluxe 7 for Macintosh (541478); Quicken
Deluxe 6 for Windows (541478)

TITLE: Checks and Balances: Balance Your Checkbook and Manage Your Finan...

AUTHOR: Hogan, Mike

SOURCE: Home Office Computing, v15 n3 p67(5) Mar 1997

ISSN: 0899-7373

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20001130

...reviewed and compared. Intuit's products get the highest marks overall, especially for their large **feature** sets. Bank or CheckFree **electronic** bill paying is supported, as are an integrated World Wide **Web** browser, a gateway to financial **Web** sites, a home inventory, viewing of account balances and cleared checks, banking with different banks...

...transfer of money between accounts. All the other products lack one or more of these **features**. The products were tested using a scenario that encompassed standard personal/business transactions, including payment of auto loans and home office mortgage bills **online**. Testers also constructed budgets, balance sheets, profit and loss statements, and retirement and other planning reports. Business transactions were separated in different **checking** and **credit card accounts**, and each **application**'s interface, automated help, charting, and file import were assessed. MYM for Macintosh is recommended only for those who do not want to do their banking on the **Internet** or the **Web**, and Microsoft Money has fewer tools for reporting and planning than the other products. However...

1997

13/3,K/13 (Item 13 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00095007

DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money 97 for Windows 95 (336734); Quicken 6 (701823)

TITLE: Quicken 6 or Money 97? Bank on the right program

AUTHOR: Middleton, Timothy

SOURCE: HomePC, v3 n12 p283(4) Dec 1996

ISSN: 1073-1784

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20001130

...Corporation and Quicken 6 from Intuit both offer powerful new features for personal accounting and **online** banking. Quicken 6, for Windows or Macintosh desktops, is enhanced with new ease of use **features**. The program's **online** banking functions are truly its forte. Intuit also provides a listing of **online** banking institutions where users can **open** an **account** online. Money 97 is easier still to use, with wizards and customizable pop-up menus...

1996

13/3,K/14 (Item 14 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00094266 DOCUMENT TYPE: Review

PRODUCT NAMES: Web Commander (632597)

TITLE: Command performance from Luckman Interactive

AUTHOR: Millman, Howard

SOURCE: InfoWorld, v18 n34 p1W/1(2) Aug 19, 1996

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 20010430

PRODUCT NAMES: Web Commander...

Luckman Interactive's **Web** Commander, a World Wide **Web** server suite, gets good marks for low cost, 32-bit support, multifunctioned **Web** tools, substantial security, and useful wizards. The interface is a little clumsy in the **Web** authoring module, and a Hypertext Markup Language (HTML) code viewer is omitted. **Web** Commander aims to provide one-stop shopping for authoring and editing, and it reaches the goal for small- to medium-sized businesses or workgroups. **Features** supported include server software, page authoring choices, image editing, and image map creation. The standout module is the **Web** server, which runs standalone to provide many security tools, two search engines, **credit card** transaction support, real-time monitoring, **Open** Database Connectivity (ODBC), and automatic domain name registration. Of particular value is **Web** Commander's wizard's ability to quickly and easily request a domain server name using...

DESCRIPTORS: Network Servers; Web Servers; Authoring Systems; Computer Security; Electronic Publishing; Network Software; Web Site Design; Internet Security
1996

13/3,K/15 (Item 15 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00093291 DOCUMENT TYPE: Review

PRODUCT NAMES: MasterMON (610569); DecodeRMON (610551)

TITLE: Remote monitoring duo analyzes network traffic, points to problems

AUTHOR: Ferrill, Paul

SOURCE: InfoWorld, v18 n27 p54(1) Jul 1, 1996

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 19961230

...but neither is certified for Windows 95 or Windows NT. Installation is straightforward, and any **network** adapter **card** that works with Novell's **Open** DataLink Interface drivers will work with the **optional** RMONster probe. MasterMON's console offers several graphical displays of **network** activity, including the Vital Signs graph, which shows utilization, frames, octets, errors, broadcasts, and multicasts...

1996

13/3,K/16 (Item 16 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00092637 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (830052); AutoID (834211)

TITLE: EDI and Auto ID: A Perfect Match
AUTHOR: Staff
SOURCE: EDI World, v6 n5 p48(8) May 1996
ISSN: 1055-0399

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

More companies are using **electronic** commerce (EC) to reduce costs, improve customer service, and **enhance** the bottom line. It is becoming more important to find EC components that work well...

...Auto ID products can be integrated into an EDI solution, including printers, RFID, OCR/imaging **applications**, and magnetic stripe or **smart cards**.

DESCRIPTORS: AutoID; EDI (**Electronic** Data Interchange); Data Communications; **Internet** Marketing; EFT (**Electronic** Funds Transfer)
1996

13/3,K/17 (Item 17 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00075780 DOCUMENT TYPE: Review

PRODUCT NAMES: Pipeline Internaut 2.07 (556459)

TITLE: Pipeline: Easy-to-Read Internet Roadmap
AUTHOR: Ayre, Rick
SOURCE: PC Magazine, v14 n6 p47(1) Mar 28, 1995
ISSN: 0888-8509
HOMEPAGE: <http://www.pcmag.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20010331

TITLE: Pipeline: Easy-to-Read Internet Roadmap

Pipeline, a Windows **Internet** access service provider, provides Pipeline Internaut 2.07 free with its service. The software remains as easy to use as ever. The upgraded product **features** better e-mail and newsreader components, with a new World Wide **Web** browser for navigating the **Net**. Everything needed to connect to the **Internet** is provided, including **phone** numbers. The product **opens** an **account** for the user, who simply clicks a destination from the **Internet** menu. The **Internet** choices remain in a top-layer menu, an **improvement** over Prodigy, America **Online**, and CompuServe. Windows implementation could be better, because an open windows list is missing and...

DESCRIPTORS: **Internet** Utilities; User Interfaces; Front Ends; Windows;
IBM PC & Compatibles; Computer Conferencing
1995

13/3,K/18 (Item 18 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00073689 DOCUMENT TYPE: Review

PRODUCT NAMES: **Internet Travel** (832863)

TITLE: **Don't Leave Home Without Knowing Your Alternatives**
AUTHOR: Venditto, Gus
SOURCE: ComputerLife, v2 n1 p171(3) Jan 1995
ISSN: 1076-9862
HOMEPAGE: <http://www.zdnet.com/complife>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 19990630

PRODUCT NAMES: **Internet Travel...**

...agent means surrendering control over scheduling. Users can be prepared, by having information about other **options** , in the event that a flight is canceled or delayed. An **online** reservation service, such as the Official Airline Guides (OAG) or Eaasy Sabre can be used. An **account** is easy to **open** , simply by **calling** or e-mailing either agency or accessing either one through an **online** service. OAG charges an hourly **online** fee, Sabre attaches no extra charges. Either service can retrieve the needed information in only...

1995

13/3,K/19 (Item 19 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00069311 DOCUMENT TYPE: Review

PRODUCT NAMES: **NetWare 3.11** (699683)

TITLE: **How Do You Spell Job Security? ODI and NDIS**
AUTHOR: Montgomery, John
SOURCE: PC/Computing, v7 n10 p218(2) Oct 1994
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000930

Open Datalink Interface (ODI) and 3Com **Network** Driver Interface Specification (NDIS) are two standards that support layered NetWare 3.11 drivers designed to **enhance** DOS performance on a NetWare local area **network** (LAN). One file layer communicates with the **network card** at its interrupt **request** (IRQ) and memory address. A second layer translates, and a third monitors DOS interrupts to.

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?ds

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S1	2483688	APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE- ST? OR REQUISITION? OR OPEN????
S2	13532	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	1327	S2(5N) (CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE? OR HYBRID)
S4	962	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
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S7	673323	FEATURE? ? OR OPTION? ?
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S12	7	RD (unique items)

?t12/7/all

12/7/1 (Item 1 from file: 35)
 DIALOG(R) File 35:Dissertation Abs Online
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1069048 ORDER NO: AAD89-01250

USE OF ELECTRONIC MAIL TO FACILITATE PEER GROUP RESPONSE DURING THE WRITING PROCESS

Author: STROBLE, ELIZABETH JOYCE

Degree: PH.D.

Year: 1987

Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)

Source: VOLUME 50/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1284. 638 PAGES

As school systems integrate new technologies in their curricula,
 teachers' need for theoretically sound, research-tested applications of

emerging technologies increases. Electronic-mail environments, increasingly available at all levels of education, can be structured to facilitate communication among student writers. The purpose of this study was to determine the similarities and differences in the response writers received from peer response groups communicating face-to-face and by electronic mail.

Twenty writers--English/language arts teacher education students--were randomly assigned to one of four groups, then randomized to treatments. The counterbalanced, repeated measures design required each group to complete two writing tasks and undergo treatment at two levels of the independent variable: face-to-face communication and electronic-mail communication. Comparisons were made on these dependent variables: the number, tone, and content of writers' comments; writers' reasons for revisions; quality of the final compositions; and writers' preference for a mode of communication, when forced to select a single mode.

Writers received equal numbers of comments in the two modes of communicating. Positive comments that addressed **specific**, substantive **features** of writers' texts predominated in both modes, although writers received greater numbers of these comments in the face-to-face sessions. While few differences were found in writers' reasons for revisions, writers identified the advice of peers with equal frequency for both kinds of sessions. The final compositions were of comparable quality.

Writers' statements of preference and patterns of responding indicate that **electronic** -mail sessions may function best as a complement rather than as a substitute for face-to-face sessions. Given appropriate responding procedures, topics of conversation, and **on -line** leadership, **electronic** mail can expand writers' conversations during various stages of the writing process. Twelve of the seventeen continuing students **requested** an ongoing **electronic** -mail **account**, an indicator of their **affinity** for the mode of communicating.

Implications are drawn for a prototype in which an electronic-mail environment could provide the tools necessary for teacher education students as they learn to write and to teach writing.

12/7/2 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09106606
Egg hatches Link pact
UK: EGG JOINS LINK NETWORK
Guardian (GN) 19 May 1999 p.21
Language: ENGLISH

Egg, the direct banking division of Prudential <UK>, has announced that it will join the 25,500-strong Link cash machine **network** by July 1999, with the aim of providing its customers with the widest **choice** of cash withdrawal **options**. Egg recently announced that it would only be accepting **applications** to **open** new **savings** **accounts**, via the **Internet**. *

12/7/3 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
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6755449 INSPEC Abstract Number: C2000-12-7120-058
Title: COBOL Script: a business-oriented scripting language
Author(s): Imajo, T.; Miyake, T.; Sato, S.; Ito, T.; Yokotsuka, D.; Tsujihata, Y.; Uemura, S.
Author Affiliation: Software Div., Hitachi Ltd., Japan
Conference Title: Proceedings Fourth International Enterprise Distributed Objects Computing Conference. EDOC2000 p.231-40
Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA
Publication Date: 2000 Country of Publication: USA x+264 pp.

ISBN: 0 7695 0865 0 Material Identity Number: XX-2000-02377
U.S. Copyright Clearance Center Code: 0 7695 0865 0/2000/\$10.00
Conference Title: Proceedings Fourth International Enterprise Distributed
Object Computing Conference. EDOC 2000
Conference Sponsor: Inf. Process. Soc. Japan; IEEE Comput. Soc.; IEEE
Commun. Soc.; ACM; OMG; JSSST; JISA
Conference Date: 25-28 Sept. 2000 Conference Location: Makuhari, Japan
Language: English Document Type: Conference Paper (PA)
Treatment: Applications (A); Practical (P)
Abstract: This paper describes COBOL Script, a **Web** -oriented script
language developed by Hitachi. COBOL Script includes the following
features : (1) The language **specifications** , which consist of functions
required for **Web** computing, are a subset of COBOL85, the most frequently
used programming language in business information systems. (2) COBOL Script
supports decimal arithmetic functions that have the same precision as in
standard COBOL85 on mainframe computers. (3) Efficient implementation was
based on analysis of the pros and cons of the COBOL processing system.
Using COBOL Script, users can: (1) Process **applications** requiring high
precision, such as **account** -related **applications** , over the **Web** . (2)
Use a test debugger and a Coverage Function with COBOL Script for
large-scale development projects. (3) Use Japanese in programs. (4) Achieve
good run-time performance. (10 Refs)
Subfile: C
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12/7/4 (Item 2 from file: 2)
DIALOG(R) File 2:INSPEC
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6475530 INSPEC Abstract Number: A2000-04-8732S-015
**Title: Investigation of the neural network dynamics by means of the evoked
potential as the dependence from the wide-spread different shape light
signal and the specific neural features**
Author(s): Melnikov, L.A.; Novosselova, A.V.; Ponomarev, A.Y.; Blinova,
N.V.
Author Affiliation: Dept. of Phys., Saratov State Univ., Russia
Conference Title: International Conference on Transparent Optical
Networks (Cat. No. 99EX350) p.219-22
Publisher: IEEE, Piscataway, NJ, USA
Publication Date: 1999 Country of Publication: USA viii+261 pp.
ISBN: 0 7803 5637 3 Material Identity Number: XX-1999-02112
U.S. Copyright Clearance Center Code: 0 7803 5637 3/99/\$10.00
Conference Title: International Conference on Transparent Optical
Networks
Conference Date: 9-11 June 1999 Conference Location: Kielce, Poland
Language: English Document Type: Conference Paper (PA)
Treatment: Theoretical (T)
Abstract: The effect of the different shapes of external signals
(constant, serrated, sinusoidal and others) on the dynamics of the neural
network modeling visual perception was investigated numerically. The
neural **network** of the striate cortex cerebrum with all connected neurons
was observed. The human brain activity responds to the signal spreading in
a visual manner (from the retina photoreceptors to the cerebrum). The
visual evoked potential characterizes the human brain state over the
structural retina state and the conduction of the visual nerve fibres. The
results of this investigations were presented. New **specific features** of
the neural **network** , such as the excitation and depression were also taken
into **account** too. The cooperative **application** of the external signal
and the memory effect has been observed. (2 Refs)
Subfile: A
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12/7/5 (Item 3 from file: 2)
DIALOG(R) File 2:INSPEC

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6109360 INSPEC Abstract Number: C9901-5260B-396

Title: Color-blindness plate recognition using a neuro-fuzzy approach

Author(s): Yau-Hwang Kuo; Jang-Pong Hsu

Author Affiliation: Inst. of Inf. Eng., Nat. Cheng Kung Univ., Tainan, Taiwan

Journal: Engineering Applications of Artificial Intelligence vol.11, no.4 p.531-47

Publisher: Elsevier,

Publication Date: Aug. 1998 Country of Publication: UK

CODEN: EAAIE6 ISSN: 0952-1976

SICI: 0952-1976(199808)11:4L:531:CBPR;1-J

Material Identity Number: M728-98006

U.S. Copyright Clearance Center Code: 0952-1976/98/\$19.00

Document Number: S0952-1976(98)00004-9

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The recognition of patterns in a colored environment is an interesting but complex problem. As a tool for testing the color-sensory ability of human eyes in a colored environment, color-blindness **plates** can be **applied** as test samples for pattern recognition models for color images. In this research, a modified connectionist fuzzy classifier for recognition (MCFC-R) is developed for automatically recognizing patterns in color-blindness plates. The model consists of two subnetworks and a foreground image reconstruction process between the two subnetworks. Both the subnetworks in the MCFC-R are derived from a connectionist fuzzy classifier (CFC) model, which realizes a fuzzy classification procedure in a massively parallel architecture (Kuo et al., A fuzzy neural **network** model and its hardware implementation, IEEE Trans. Fuzzy Syst, 1(3), p.171-83, 1993) and (Kuo et al., MCFC: a fuzzy neural **network** model for speech recognition, J. Intell. Fuzzy Syst. 4, 257-68, 1996). The first subnetwork is responsible for the task of image segmentation based on color features. The second subnetwork is applied to the job of object recognition (numeric character recognition in this research). The reconstruction process between the two subnetworks includes image fuzzification, scanning window **selection**, **feature** extraction and foreground image decision procedures to extract the foreground image. According to the experimental results, the MCFC-R model displayed good performance in the recognition of color-blindness plates, even in a shift-variant, scale-variant or data-lost situation. (28 Refs)

Subfile: C

Copyright 1998, IEE

12/7/6 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00418279 96LL03-001

Text Only doesn't have to be Only Text on the World Wide Web

Harris, Judi

Learning and Leading with Technology, March 1, 1996, v23 n6 p11-13, 3 Page(s)

ISSN: 0278-9175

Product Name: Lynx

MINING THE **INTERNET** column discusses Lynx, a browser that shows only the text included on a **Web** page. Says it is the most widely available text-only **Web** browser. Adds that is accessed by **selecting** a menu **option** in an **Internet** **account**'s **opening** screen that leads to the system prompt and then typing ``lynx'' followed by pressing the Return or Enter key. Describes navigating, opening URLs, and saving places and files in Lynx. Notes that Lynx accesses **Web** information quickly. Includes seven screen displays. (dpm)

12/7/7 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00394357 95IW08-201

Win95: no need to rush the upgrade decision -- Beef up your company's hardware while you're waiting for 32-bit applications to arrive

Ryan, S; Stapleton, Lisa

InfoWorld , August 21, 1995 , v17 n34 p1, 75-81, 8 Page(s)

ISSN: 0199-6649

Company Name: Microsoft

Product Name: Microsoft Windows 95

Presents a mixed review of Windows 95 (\$180, \$90 to upgrade), a 32-bit operating system from Microsoft Corp. of Redmond, WA (206, 800). Runs on IBM PC compatibles. Indicates that Windows 95 is easy to install and includes a **choice** of robust installation **options**, it features right-mouse-button functionality and improved **network** support, there is improved **on - line** help and **network** support, and it makes it easy to switch among applications. However, complains that Windows 95 has too many incompatibilities with existing DOS and Windows applications, has a lack of stability with too many General Protection Faults, has inconsistencies in the user interface, and cannot multitask DOS and 16-bit Windows **applications** effectively. Features a product report **card**, along with three graphs of benchmark results, and reactions to Windows 95 from five users. Rates it 6.1 out of 10 but recommends you wait and see. Includes six screen displays, three sidebars, two tables, and a product summary. (jo)
?

Set	Items	Description
S1	2483688	APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE- ST? OR REQUISITION? OR OPEN????
S2	13532	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	1327	S2(5N) (CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE? OR HYBRID)
S4	962	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	201	S1(5N) (CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO- PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W)CARD? ?
S6	209	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC) ()CARD? ?)
S7	673323	FEATURE? ? OR OPTION? ?
S8	30668	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	1800	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N- ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI- NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	40	S2-S6 AND S8
S11	7	S10 AND S9
S12	7	RD (unique items)
S13	787	S2-S6(S)S7
S14	173	S13 AND S9
S15	199	S2-S6(10N)S7
S16	50	S15 AND S9
S17	49	RD (unique items)
S18	10	S16/2000:2001
S19	36	S17 NOT (S11 OR S18)

?t19/3,k/all

>>>KWIC option is not available in file(s): 77

19/3,K/1 (Item 1 from file: 35)
 DIALOG(R)File 35:Dissertation Abs Online
 (c) 2001 ProQuest Info&Learning. All rts. reserv.

01307868 ORDER NO: AAD93-23562
A COMPARISON OF FAULT DETECTION AND CLASSIFICATION USING ARTIFICIAL NEURAL NETWORKS WITH TRADITIONAL METHODS
 Author: SUEWATANAKUL, WITON
 Degree: PH.D.
 Year: 1993
 Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
 Source: VOLUME 54/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
 PAGE 2099. 325 PAGES

...as process control, model identification, and fault detection and diagnosis.

In this work, artificial neural **networks** and statistical traditional approaches have been applied to solve problems in the area of fault...

...appropriate approach to solve a problem. In addition, this dissertation demonstrates a number of practical **features** that must be taken into **account** in **applying** neural **networks** for a problem.

Four different examples of fault detection and classification were used to illustrate...

19/3,K/2 (Item 2 from file: 35)
 DIALOG(R)File 35:Dissertation Abs Online
 (c) 2001 ProQuest Info&Learning. All rts. reserv.

01291642 ORDER NO: AAD93-13279
A COMPARATIVE STUDY OF THE METAL/ELECTROLYTE AND METAL/VACUUM INTERFACES:

**OPTICAL SECOND HARMONIC MEASUREMENTS OF THE NOBLE METAL SILVER(111),
COPPER(111), AND GOLD(111) SURFACES (SILVER(111), COPPER(111), GOLD(111))**

Author: BRADLEY, RICHARD ALAN, JR.

Degree: PH.D.

Year: 1992

Corporate Source/Institution: UNIVERSITY OF OREGON (0171)

Source: VOLUME 54/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 258. 163 PAGES

...300-350 nm) of the SH response. This resonance feature is assigned to known surface **electronic** structure of Ag(111) in UHV and exhibits sensitivity to the applied potential. A simple model is presented incorporating the change in **applied** potential to **account** for the observed potential dependence of the resonance **feature**.

The Au(111) surface is known to reconstruct in UHV and in the electrochemical environment...

19/3,K/3 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09187564

Gemcard sees growth in local market share

MALAYSIA: MORE LOCAL MARKET SHARE FOR GEMCARD

New Straits Times (XAS) 05 Jul 1999 Computimes p.10

Language: ENGLISH

... 55% market share in Malaysia. Gemcard is the smartcard company for Gemplus SCA from France. **Features** in the GemProton include, ability to create new **application** data after issuance of **cards** and this is done via addition of codes on ROM or EEPROM. Reload of the...

... third quarter of 1999. Presently, the Malaysian government is using the Proton platform for its **electronic** purse (e-purse).

19/3,K/4 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09081059

Widespread use of contactless smartcards

WORLDWIDE: PUBLIC TRANSPORT TO USE SMARTCARDS

Business Times (XBA) 25 Mar 1999 p.14

Language: ENGLISH

... also used Glempus cards. Australia's ERG has two main contracts from the Hongkong MTR **network** and the integrated system in Melbourne where users can board trams, trains, light rail and buses using the same **card**. Smartcards have flexible **applications** and they can be used by public transport authorities to give discount points to frequent...

... The technology allows for cashless transactions in areas like parking, taxi rides and E-Purse **applications**. Multi-faceted **cards** called Combicards (combining contact and contactless **features**) should take off in 1999. Gemplus president Marc Lassus expects over 6 bn smartcards will...

19/3,K/5 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09080981

DBS scores a first with Net kiosks for customers

SINGAPORE: DBS OFFERS INTERNET KIOSKS

Business Times (XBA) 25 Mar 1999 p.4
Language: ENGLISH

Singapore's DBS Bank has unveiled **Internet** kiosks where its customers - even those without **Internet** accounts - can carry out banking transactions using their ATM (automated teller machine) cards. By inserting...

...Calculators to simulate loan quantum and monthly payments - two services that do not need an **ATM card** and are hence **open** to non-DBS customers. The security **features** of the new service are the ATM cards and the personal identification number (PIN) that users have to enter. The **Internet** kiosks allow the bank to offer customers with 24-hour self-service banking, seven days...

19/3,K/6 (Item 4 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09038157
WorldTel Chooses 3Com Solution
PHILIPPINES: ISP ADOPTS 3COM'S TOTAL CONTROL
Manila Bulletin (XAZ) 21 Dec 1998 p.B-9
Language: ENGLISH

... access solution as well as to further upgrade its access and trunk hunt services, local **Internet** service provider (ISP) WorldTel Philippines has adopted the Total Control solution by 3Com. Apart from preventing one point failure by utilising modular **application cards** and redundant power supplies, 3Com's Total Control also **features** virtual private **networking** applications, voice-over-IP traffic and remote access support. The multiservice access platform is installed...

19/3,K/7 (Item 5 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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06690778
InfoMaster now Year 2000 compliant
SINGAPORE: NEW INFOMASTER ACCOUNTING SOFTWARE
IT Singapore (XBC) Aug 1998 P.19
Language: ENGLISH

... small and medium enterprise (SMEs) and Y2K-compliant. Integrated will merge the software with the **Internet** to achieve e-commerce and e-mail operations. The InfoMaster Accounting software includes the following **features** : - Order Entry/Invoicing - Accounts Receivable - **Accounts Payable** - Warranty Tracking - Cash **Application** - General Ledger - Sales Analysis - Fixed Assets - Job Costing - Inventory - Purchase

19/3,K/8 (Item 6 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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06659819
Nortel continues Voice-over-IP push
WORLD: NEW IPCONNECT GATEWAYS FROM NORTEL
Computerworld (XCK) 16 Jul 1998 P.12
Language: ENGLISH

... gateways, by offering directory service and remote connection capacities. The IPConnect gateways includes the following **features** : - value-added **applications** like **calling card** service and virtual private **networks** - single-stage dialing where callers require a phone

number for dialing - quality of service support...

19/3,K/9 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

06541436
La Java Card dZbarque
FRANCE: THE JAVA CARD EXHIBITED
Le Monde Informatique (LMI) 24 Oct 1997 p.4
Language: FRENCH

... the smart card can be programmed, the Java Card can be used simultaneously as an **electronic** purse, a portable health file, a subscription ticket for any kind of services or a securitized access key for virtual trading applications. Among the many new **applications** of the Java Card, Visa International is expected to test a prototype by De La Rue Card Systems, with payment **applications** in the end of 1997. The leader in credit **cards** adapted its **open** specifications in smart **cards** for banking **applications** to the Java Card API 2.0 standard, which proves its interest towards the Java based technology. At the...

... based on a technology designed by Schlumberger. The latter presented Cyberflex 2.0 Core, a **card** supporting multiple **applications** and able to perform Java programmes. Gemplus' card includes a 32-KB flash memory to store Java **applications** and data. The **card**, which **features** a 32-bit Risc processor, complies with Sun's Java Card 2.0 API.

19/3,K/10 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06511549
NCB LINKS SINGAPORE GOVT AGENCY ON-LINE SERVICES
SINGAPORE: NEW GII ON-LINE SERVICES FROM NCB
Asia Computer Weekly (XCF) 31 Aug 1997 P.14
Language: ENGLISH

... Computer Board has launched the new enhanced Government Information Infrastructure (GII) in Singapore. GII delivers **on-line** services to the public and connects the various government agencies. The GII **features** new **applications** like the Public Sector **Smart Card** which functions like a CashCard and **electronic** access key to every civil servant by February 1998 and Singapore Government Email System which...

... can connect at home or overseas. At the GII's centre is the Singapore Government **Network** (SGNet). SGNet connects the **Internet**, Singapore public, ministries, statutory boards and business partners.

19/3,K/11 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05864391
Share applications via ATM prove popular
SINGAPORE: SHARE APPLICATIONS THROUGH ATMS
The Straits Times (XBB) 11 Jun 1993 p.23
Language: ENGLISH

... 1,000 applications were received in the 3 days after the scheme was launched. The **Electronic** Share Application (ESA) System, as it is known allows a DBS customer interested in new...

...to go to any of the bank's 120 new-generation ATMs, insert his DBS **card** and select the **electronic share application option** . Following this he must key in his central depository securities number and the number of ...

19/3,K/12 (Item 10 from file: 583)
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04902218

xxx

US - ORACLE ADDS PRODUCTS FOR USE WITH MOBILE COMPUTERS
Computergram International (CGI) 20 February 1992 p1
ISSN: 0268-716X

... Oracle Card connection that is at present available only for Sharp's Wizard family of **electronic** personal organisers. PalmLink enables application developers to build connections between Oracle **Card** client-server **applications** running on Windows and Macintosh systems with Wizard. It provides linking software that integrates the...

... eight licences; it will be out in the third quarter. Oracle has also launched Post **Card** , an **Application** Programming Interface between **Card** and **electronic** mail systems such as Oracle*Mail, Microsoft Mail and Lotus Development Corp's cc:Mail. Post Card enables developers to build messaging and communications **features** into **applications** built with Oracle **Card** and will also include an **application** enabling users to read, send, and manage personal mail. It will also enable users to send and retrieve images, files, and **electronic** text. It costs USD1r300 and USD1r300 for every eight run-time licences from third quarter.

19/3,K/13 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

6605950 INSPEC Abstract Number: B2000-07-6150M-034, C2000-07-5640-027

Title: Performance evaluation of a multimedia transport architecture

Author(s): Chassot, C.; Lozes, A.; Fournier, M.; Diaz, M.

Author Affiliation: Lab. d'Autom. et d'Anal. des Syst., CNRS, Toulouse, France

Journal: Technique et Science Informatiques vol.18, no.6 p.651-75

Publisher: Editions Hermes,

Publication Date: June 1999 Country of Publication: France

CODEN: TTSIDJ ISSN: 0752-4072

SICI: 0752-4072(199906)18:6L.651:PEMT;1-K

Material Identity Number: C761-2000-017

Language: French

Subfile: B C

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...Abstract: emergence of new distributed multimedia applications are the starting point of several works, performed around **network** area. As far as software evolutions are concerned, the most recent studies have led to the design of new communication architectures able to take into **account** multimedia **applications features** and requirements. This article first presents one of the problematics related to distributed multimedia area through two specific points: new application requirements and **network** evolution. Then, it presents a contribution related to a particular point: transport architectures. The last...

19/3,K/14 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

6411701 INSPEC Abstract Number: A2000-01-7220F-001, B2000-01-7230L-005
Title: Numerical calculation of electrical conductivity of porous electroceramics
 Author(s): Ciobanu, C.; Liu, Y.; Wang, Y.; Patton, B.R.
 Author Affiliation: Dept. of Mater. Sci. & Eng., Ohio State Univ., Columbus, OH, USA
 Journal: Journal of Electroceramics vol.3, no.1 p.17-23
 Publisher: Kluwer Academic Publishers,
 Publication Date: April 1999 Country of Publication: Netherlands
 CODEN: JOELFJ ISSN: 1385-3449
 SICI: 1385-3449(199904)3:1L.17:NCEC;1-F
 Material Identity Number: F387-1999-003
 U.S. Copyright Clearance Center Code: 1385-3449/99/\$9.50
 Language: English
 Subfile: A B
 Copyright 1999, IEE

...Abstract: numerical method for the calculation of the electrical conductivity of porous ceramics for gas sensing **applications** is developed, which takes into **account** detailed microstructural **features** by mapping a mesoscopic irregular resistor **network** onto the microstructure. The overall conductance of the ceramic sample is obtained by solving the Kirchhoff equations for the irregular **network** using an efficient iterative algorithm. The method is designed to handle the widely varying conductivities...

19/3,K/15 (Item 3 from file: 2)
 DIALOG(R)File 2:INSPEC
 (c) 2001 Institution of Electrical Engineers. All rts. reserv.

6127384 INSPEC Abstract Number: B1999-02-6210L-065, C1999-02-7180-004
Title: Wireless point of sale terminal for credit and debit payment systems
 Author(s): Zdravkovic, A.
 Author Affiliation: Omega Digital Data, Concord, Ont., Canada
 Conference Title: Conference Proceedings. IEEE Canadian Conference on Electrical and Computer Engineering (Cat. No.98TH8341) Part vol.2 p. 890-3 vol.2
 Editor(s): Hornsey, R.
 Publisher: IEEE, New York, NY, USA
 Publication Date: 1998 Country of Publication: USA 2 vol. xliiii+939 pp.
 ISBN: 0 7803 4314 X Material Identity Number: XX-1998-01718
 U.S. Copyright Clearance Center Code: 0 7803 4314 X/98/\$10.00
 Conference Title: Conference Proceedings. IEEE Canadian Conference on Electrical and Computer Engineering
 Conference Date: 24-28 May 1998 Conference Location: Waterloo, Ont., Canada
 Language: English
 Subfile: B C
 Copyright 1999, IEE

Abstract: **Electronic** POS (point of sale) systems process credit and debit card payments. While the credit card transaction can be processed off line, debit card processing is performed strictly **on line**. Lack of an **on line** authorization mechanism restricts remote customer oriented services, like delivery **applications**, to low amount **credit card** transactions. **Debit** is not even considered as an **option** for remote customer services. All this is due to the lack of POS terminals to...

... of merchant to acquirer connectivity. Portable hand held wireless POS terminals enable merchants to provide **on line** debit and credit payment option at the point of service, as opposed to the dedicated...

19/3,K/16 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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5885626 INSPEC Abstract Number: C9805-7210L-027

Title: Smartcards in libraries: a brave new world

Author(s): Myhill, M.

Author Affiliation: Univ. of Exeter Libr., UK

Journal: Electronic Library vol.16, no.1 p.17-23

Publisher: Learned Information,

Publication Date: Feb. 1998 Country of Publication: UK

CODEN: ELLIDZ ISSN: 0264-0473

SICI: 0264-0473(199802)16:1L.17:SLBW;1-E

Material Identity Number: E880-98001

Language: English

Subfile: C

Copyright 1998, IEE

...Abstract: a campus card, combining many different features such as identification, student voting, building access, registration, **electronic** payment-and a library **card** . Of all these **applications** , the library **card** is compulsory. The pilot project concentrates on identification **features** of current smartcard technology but recent developments, especially an international standard multiple operating system (MULTOS...

19/3,K/17 (Item 5 from file: 2)

DIALOG(R) File 2:INSPEC

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5707459

Title: Customer demand accelerates growth of Huntington Web Bank

Author(s): Baljko, J.L.

Journal: Bank Systems + Technology vol.34, no.3 p.44

Publisher: Miller Freeman,

Publication Date: March 1997 Country of Publication: USA

CODEN: BSYTEE ISSN: 1045-9472

SICI: 1045-9472(199703)34:3L.44:CDAG;1-H

Material Identity Number: N682-97012

Language: English

Subfile: D

Copyright 1997, IEE

Abstract: When consumer trends reflected a greater reliance on personal computers and **on - line** technology, Huntington National Bank took its banking systems in the same direction. Nine months ago, the Columbus, Ohio-based firm set up the Huntington **Web** Bank, a 24-hour accessible site that allows customers to pay bills, review balances and e-mail representatives via the **Internet** . So far, the **Web** Bank has been well-received, officials say, but consumers want more **options** . They are looking to **open** retirement **accounts** , buy **insurance** and learn money management skills.

19/3,K/18 (Item 6 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5485475 INSPEC Abstract Number: C9703-7120-011

Title: Security measures for the Austrian "PAYCHIP" electronic purse application

Author(s): Holzbach, A.M.

Conference Title: Proceedings. 12th Annual Computer Security Applications Conference p.69-77

Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA

Publication Date: 1996 Country of Publication: USA xx+249 pp.

ISBN: 0 8186 7606 X Material Identity Number: XX97-00084

U.S. Copyright Clearance Center Code: 1063-9527/96/\$5.00

Conference Title: Proceedings 12th Annual Computer Security Applications Conference

Conference Sponsor: Applied Comput. Security Associates; ACM SIGSAC

Conference Date: 9-13 Dec. 1996 Conference Location: San Diego, CA, USA

Language: English

Subfile: C

Copyright 1997, IEE

...Abstract: management-oriented description of the background, design principles and security measures of the Austrian nationwide **electronic** purse scheme ("QUICK"), as well as an experience report about the ongoing process of stating a national security policy and evaluating the level of security for the **electronic** purse. The considerations address decision-makers and experts interested in the practical issues of maintaining payment security. The author first describes the development and **features** of the Austrian "PAYCHIP" **application** (a **chip -card** based payment infrastructure by Europay Austria), focusing on the **QUICK electronic** purse. The objectives of the security policy are then discussed, and the author finally explains...

19/3,K/19 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5443331 INSPEC Abstract Number: B9701-6150M-027, C9701-5640-018

Title: Simulation analysis of TCP and XTP file transfers in ATM networks

Author(s): Marsan, M.A.; Baldi, M.; Bianco, A.; Lo Cigno, R.; Munafo, M.

Author Affiliation: Dipartimento di Elettrotecnica, Politecnico di Torino, Italy

Conference Title: Protocols for High-Speed Networks V. TC6 WG6.1/6.4 Fifth International Workshop on Protocols for High-Speed Networks (PfHSN '96) p.29-46

Editor(s): Dabbous, W.; Diot, C.

Publisher: Chapman & Hall, London, UK

Publication Date: 1996 Country of Publication: UK vi+237 pp.

ISBN: 0 412 75850 4 Material Identity Number: XX96-02191

Conference Title: Proceedings of 5th International Workshop on Protocols for High Speed Networks

Conference Date: 28-30 Oct. 1996 Conference Location: Sophia Antipolis, France

Language: English

Subfile: B C

Copyright 1996, IEE

...Abstract: ISDN in a UBR-like context. In particular, we investigate the performance of file transfer **applications** taking into **account** both the impact of the ATM layer protocols and the **features** of the adopted transport protocol. The investigation is performed by simulation, using CLASS, a simulation tool for the study of ATM **networks** at the cell and burst levels, and considering quite a simple topology, known as the...

... all the considered scenarios. However, when XTP and TCP connections are mixed within the same **network**, the TCP performance is dramatically worse than that achieved by XTP, due to a more...

... raise some concern about the performance achievable when mixing different transport protocols on the same **network**.

19/3,K/20 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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5412294 INSPEC Abstract Number: C9612-1250B-003

Title: A hybrid fuzzy feature extraction framework for handwritten numeric fields recognition

Author(s): Jung-Hsien Chiang; Gader, P.

Author Affiliation: Dept. of Inf. Manage., Chaoyang Inst. of Technol., Taichung, Taiwan

Conference Title: Proceedings of the Fifth IEEE International Conference on Fuzzy Systems. FUZZ-IEEE '96 (Cat. No.96CH35998) Part vol.3 p. 1881-5 vol.3

Publisher: IEEE, New York, NY, USA

Publication Date: 1996 Country of Publication: USA 3 vol. (xxxi+2214+ICNN 16) pp.

ISBN: 0 7803 3645 3 Material Identity Number: XX96-02933

U.S. Copyright Clearance Center Code: 0 7803 3645 3/96/\$5.00

Conference Title: Proceedings of IEEE 5th International Fuzzy Systems

Conference Sponsor: IEEE Neural Networks Council

Conference Date: 8-11 Sept. 1996 Conference Location: New Orleans, LA, USA

Language: English

Subfile: C

Copyright 1996, IEE

...Abstract: handwritten numeric fields recognition is described. The numeric fields were extracted from binary images of **credit card application** forms. The images include identity numbers and telephone numbers. The **feature** extraction framework utilizes a cascade of multiple Kohonen self-organizing feature maps and sets of...

... stage. The recognition stage uses the fuzzy feature set as inputs to a multilayer neural **network**. The desired outputs for the **networks** were set using a fuzzy k-nearest neighbor algorithm. We present experimental results which demonstrate...

19/3,K/21 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5268207 INSPEC Abstract Number: B9606-0160-020

Title: Retrofit of heat exchanger networks based on detailed match calculations

Author(s): Carlsson, A.; Berntsson, T.

Author Affiliation: Dept. of Heat & Power Technol., Chalmers Univ. of Technol., Goteborg, Sweden

Conference Title: Proceedings of the 30th Intersociety Energy Conversion Engineering Conference (IEEE Cat. No.95CH35829) Part vol.2 p.139-45 vol.2

Editor(s): Yogi Goswami, D.; Kannberg, L.D.; Mancini, T.R.; Somasundaram, S.

Publisher: ASME, New York, NY, USA

Publication Date: 1995 Country of Publication: USA 3 vol. (xxiv+777+xxi+639+xx+476) pp.

ISBN: 0 7918 1221 9 Material Identity Number: XX96-00365

Conference Title: Proceedings of 30th Intersociety Energy Conversion Engineering Conference

Conference Sponsor: IEEE; AIChE; ANS; SAE; AIAA; ASME

Conference Date: 30 July-4 Aug. 1995 Conference Location: Orlando, FL, USA

Language: English

Subfile: B

Copyright 1996, IEE

Abstract: Retrofit of heat exchanger **networks** is an important area of process design, not only as a means of improving the...

... also when modifying a process for other purposes, which affect the

conditions of the existing **network** . Several approaches have been developed for the design of heat exchanger **networks** in grass root systems. However, these methods are not directly applicable in retrofit situations. In retrofitting of heat exchanger **networks** , the relative importance of various parameters, such as distance between streams, material requirements, and pressure...

... approaches are necessary. This paper presents a method that takes the above mentioned aspects into **account** . Its most interesting **application** is in the retrofit of heat exchanger **networks** . Another important **feature** of this method is the possibility to calculate the design of each match as optimally...

19/3,K/22 (Item 10 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5175429 INSPEC Abstract Number: C9603-7120-015

Title: Smart cards...trained for security
Author(s): Gallant, J.
Journal: EDN (European Edition) vol.40, no.24 p.34-8, 40, 42
Publisher: Cahnners Publishing,
Publication Date: 23 Nov. 1995 Country of Publication: USA
CODEN: EDEEEZ ISSN: 0012-7515
SICI: 0012-7515(19951123)40:24L:34:SCTS;1-6
Material Identity Number: P972-96001
Language: English
Subfile: C
Copyright 1996, IEE

...Abstract: they've found fairly widespread use in Europe but almost none in North America. Now, **applications** such as prepaid **phone cards** , ID cards with stored health records, and special-**feature** bank cards are making smart cards' appeal harder to resist. With important backing by Visa ...

... although smart cards are not. In addition, the latest smart-card IC encryption capabilities permit **on -line** transactions that are virtually untappable.

19/3,K/23 (Item 11 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

4945689 INSPEC Abstract Number: C9506-6130S-031

Title: Smart card, computer security, access control, cryptology
Author(s): Spesivtsev, A.; Wegner, V.; Krytjakov, A.; Seregin, V.; Sidorov, V.
Author Affiliation: ScanTech Ltd., Moscow, Russia
p.157-8
Editor(s): Sanson, L.D.
Publisher: IEEE, New York, NY, USA
Publication Date: 1993 Country of Publication: USA xi+268 pp.
ISBN: 0 7803 1479 4
U.S. Copyright Clearance Center Code: CH3372-0/93/\$3.00
Conference Title: Proceedings of IEEE International Carnahan Conference on Security Technology
Conference Sponsor: IEEE Lexington Sect.; IEEE Aerosp. & Electron. Syst. Soc.; G. Levett & Associates; IEEE Ottawa Sect.; Georgia Tech. Res. Inst.; Chung Shan Inst. Sci. & Technol.; Nat. Chiao-Tung Univ
Conference Date: 13-15 Oct. 1993 Conference Location: Ottawa, Ont., Canada
Language: English
Subfile: C

Copyright 1995, IEE

Abstract: An alternative approach to **applications** which need expensive **smart cards** with cryptoprocessors is suggested. The idea is to perform cryptographic **features** in special smart card reading devices. Thus, the price of data protection and access control in computing systems and **networks** may be substantially reduced. In most **applications** cheap EEPROM **smart cards** can be used instead of microprocessor cards.

19/3,K/24 (Item 12 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

4900431

Title: Scanning business cards: a time saver or waster?

Author(s): Smith, P.J.

Journal: Seybold Report on Desktop Publishing vol.9, no.7 p.7-17

Publication Date: 6 March 1995 Country of Publication: USA

CODEN: SRDFED ISSN: 0889-9762

Language: English

Subfile: D

Copyright 1995, IEE

...Abstract: has grown to include a number of devices either specifically dedicated or adaptable to the **application**. Designed to scan business **cards** into a database, these products offer searching, sorting and other **features** that broaden their market appeal. But the real determining factor when evaluating their worthiness is...

... CypherTech's CypherScan 2000 and CypherScan LE, Unmax's BizCard Reader, Corex Technologies' CardScan and **Electronic** Document Technology's BizCard Manager. Although some performed better than others, the quick typists may ...

19/3,K/25 (Item 13 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

4877136 INSPEC Abstract Number: B9503-1265D-045, C9503-5320G-020

Title: High reprogramming speed 16-Mbit flash memory

Author(s): Furuno, T.; Totsuka, T.; Yamazaki, K.; Sakai, O.

Author Affiliation: Semicond. & Integrated Circuits Div., Hitachi Ltd., Japan

Journal: Hitachi Review vol.43, no.5 p.221-4

Publication Date: Oct. 1994 Country of Publication: Japan

CODEN: HITAAQ ISSN: 0018-277X

Language: English

Subfile: B C

Copyright 1995, IEE

Abstract: Small **electronic** equipment such as notebook PCs, palm-top PCs and PDAs (personal digital assistants) are useful...

... these devices are becoming important information and data processing tools. In order to offer an **electronic** memory file such as memory cards and solid disks for these portable systems, a 16...

... of a 1-Mbit flash memory, is suitable for memory card design. The technology and **features** of the 16-Mbit flash memory as well as its **application** to **memory cards** are described.

19/3,K/26 (Item 14 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

04377687 INSPEC Abstract Number: C9305-7140-098

Title: Advanced card technology for an open health record system

Author(s): Mohr, J.R.; McDaniel, J.G.; Lezotte, D.; Muller, H.A.

Author Affiliation: Sch. of Health Inf. Sci., Victoria Univ., BC, Canada

Conference Title: MEDINFO 92. Proceedings of the Seventh World Congress on Medical Informatics p.710-15 vol.1

Editor(s): Degoulet, P.; Piemme, T.E.; Rienhoff, O.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1992 Country of Publication: Netherlands 2 vol. liv+1637 pp.

ISBN: 0 444 89668 6

Conference Date: 6-10 Sept. 1992 Conference Location: Geneva, Switzerland

Language: English

Subfile: C

Abstract: The use of advanced **card** technology for health **card applications** is reviewed. The current health **card applications** are defined as closed health **card** systems and attention is drawn to some common problems. An alternative approach, the **open** health **card** system, is proposed and its **features** are reviewed. The paper asserts that this approach, based on a **network** of computerized health record systems which uses advanced card technology to index each patient's...

19/3,K/27 (Item 15 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

04090001 INSPEC Abstract Number: B9203-1265D-039, C9203-7120-014

Title: From telephone card to crypto card

Author(s): Hammerschmitt, J.; Krings, G.

Author Affiliation: Siemens AG, Munich, Germany

Journal: Telcom Report International vol.14, no.4 p.54-6

Publication Date: July-Aug. 1991 Country of Publication: West Germany

CODEN: ITEREQ ISSN: 0344-4880

Language: English

Subfile: B C

...Abstract: crypto controllers are available. The latter is used to encode confidential data and for generating **electronic** signatures, e.g. in banks. An overview is given of current **card** types, their **features** and **applications** together with the corresponding chips.

19/3,K/28 (Item 16 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03670999 INSPEC Abstract Number: B90051438, C90045994

Title: Data transmission over distance: services and networks as a game of cards

Author(s): Baas, D.

Author Affiliation: Bremen Univ., West Germany

Journal: Funkschau no.8 p.46, 48, 50, 55

Publication Date: 6 April 1990 Country of Publication: West Germany

CODEN: FUSHA2 ISSN: 0016-2841

Language: German

Subfile: B C

Abstract: PC owners can now join various **networks** by connecting or inserting different circuit cards to- or into their equipment. A stand alone...

...Telex and Btx. A Fax-card will do for all Telefax services and an ISDN

card opens all ISDN services like Teletex, Telefax, Btx and data file transfer. A comprehensive table sums up **features** of these three **cards** under **applications** and particular suitability, recommended interfaces, LAN connections, access to terminals, price range of card and...

19/3,K/29 (Item 17 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

01699661 INSPEC Abstract Number: C81021489

Title: Information retrieval

Author(s): Norton, T.

Report Title: Manual of documentation practices applicable to defence-aerospace scientific and technical information. Vol. III p.1-42

Issued by: AGARD, Neuilly sur Seine, France

Publication Date: Oct. 1980 Country of Publication: France iv+186 pp.

Report Number: AGARD-AG-235-vol.III

Language: English

Subfile: C

...Abstract: systems are reviewed and shortcomings noted. The principles of postcoordinate indexing systems and examples of **feature** card and edge-punched **card** systems with suggested **applications** are described. Problems of vocabulary control are discussed and suggestions on thesaurus construction and presentation...

... of indexes (KWIC, KWOC and SLIC) is briefly described. The features of computerised 'dial up' on - line information systems are discussed: equipment, telecommunications, file organisation, search preparation and strategy, staff training, advantages...

19/3,K/30 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00522589 99IK01-210

Electronic-commerce server buyer's guide

Delmonico, Dayna

InternetWeek , January 18, 1999 , n748 p32-33, 2 Page(s)

ISSN: 0746-8121

Presents a buyers' guide to **electronic** -commerce servers. Features a table comparing 23 servers from 20 manufacturers on base price; user...

... support, SET support, payment routing, realtime processing, batch processing, multipayment systems support, API integration with **Web** applications, API integration with existing client/server **applications** , funds transfer support, **debit** **accounts** support and rules-based transaction routing; and additional **features** . (wpr)

19/3,K/31 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00472162 97WN09-012

Bring Delphi power to your Web server apps: WebHub 1.0

Heller, Martin

Windows Magazine , September 1, 1997 , v8 n9 p152, 1 Page(s)

ISSN: 060-1066

Company Name: HREF Tools

Product Name: WebHub 1.0

... a favorable review of WebHub 1.0 (\$365 to \$1,125, depending on

capacity), a **Web** programming tool from HREF Tools Corp. (707). Runs on IBM PC compatibles with Windows 95 or NT. Explains that WebHub is designed to simplify the writing of **Web** server applications and the use of an application broker, or Hub, that runs on the **Web** server. Notes that it is designed for Delphi programmers. Indicates that it offers some 30 component objects for building **Web** functionality and communication with the Hub into Delphi programs, as well as a macro language for tying WebHub server applications to HTML. **Features** components such as data grids and **credit-card** validation and directly supports **applications** running on multiple CPUs and machines. Concludes that WebHub is a powerful tool that can greatly accelerate **Web** -application development for experienced Delphi programmers. Includes one screen display and one product summary. (jo)

19/3,K/32 (Item 3 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00432013 96WN08-013

Utter bliss: apps that talk back -- Visual Voice Pro 3.0

Powell, James E

Windows Magazine , August 1, 1996 , v7 n8 p104, 1 Page(s)

ISSN: 060-1066

Company Name: Stylus Product Group of Artisoft, The

Product Name: Visual Voice Pro

... Voice Pro helps you develop applications having sophisticated voice mail, outbound calling, interactive voice response, **electronic** mail, and fax-on-demand applications. Notes that this package includes 32-bit OLE controls for Visual Basic, C++, Access, PowerBuilder, or Delphi. **Features** include a test mode for simulating an **application** using a sound **card** instead of a telephony board, and says you can record voice files and combine them...

19/3,K/33 (Item 4 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00372421 95PI01-030

Fidelity On-line Xpress

Carey, Theresa W

PC Magazine , January 10, 1995 , v14 n1 p204, 1 Page(s)

ISSN: 0888-8507

Company Name: Fidelity Investments

Product Name: Fidelity On-line Xpress

Presents a mixed review of Fidelity On -line Xpress (\$59), an **online** investment program from Fidelity Investments, Boston, MA (800). To use the program, users must first establish a Fidelity account. Setting the program up is somewhat difficult, as the access **network** 's phone number must be entered manually, the program offers no modem diagnostics, and the...

... information. It offers easy access to Fidelity mutual funds, but to trade in stocks, bonds, **options** , and non-Fidelity mutual funds users must **open** a Fidelity Ultra Service **Account** . For an additional monthly fee, users can access Telescan, which provides some portfolio analysis. (djd)

19/3,K/34 (Item 5 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00312884 93DC05-002

Crossbar switch connects 22 FDDIs -- With 3.6-Gbit/s aggregate throughput, DEC's Gigaswitch has what it takes to link high-performance

nets

Salamone, Salvatore

Data Communications , May 1, 1993 , v22 n7 p41-42, 2 Page(s)

ISSN: 0363-6399

Company Name: Digital Equipment Corp.

Product Name: Gigaswitch

...the throughput to link VAX minicomputers, high-speed LAN segments, or up to 22 FDDI **networks** . The aggregate throughput is 3.6 Gbit/s and it can establish up to 6...

...DEC indicates it is working on ATM adapter cards that will implement the ATM User **Network** Interface defined by the ATM Forum, users can keep their ATM **options open** . However, the **ATM interface cards** are not yet available. Includes a product summary and a diagram of the crossbar traffic ...

19/3,K/35 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00297213 92IW12-141

MicroAccess Ethernet card promises greater speed

Wilson, Jayne

InfoWorld , December 14, 1992 , v14 n50 p51, 1 Page(s)

ISSN: 0199-6649

Company Name: MicroAccess

Product Name: OptiLAN Fast Ethernet Card

...Card (\$699 for 16-bit ISA; \$1,595 for 32-bit EISA), a PC interface **card** for graphical **applications** such as imaging, desktop publishing, and CAD/CAM. **Features** 100-mbps throughputs over shielded or unshielded twisted-pair Ethernet. Says that it supports 100...

...s EISA or ISA slot and could be used as a file server on the **network** .
(jb)

19/3,K/36 (Item 7 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2001 Info. Today Inc. All rts. reserv.

00268085 92PK02-130

Network firms unveil medley of LAN products

Krohn, Nico

PC WEEK , February 10, 1992 , v9 n6 p55-56, 2 Page(s)

ISSN: 0740-1604

Presents an overview of **network** software products to be featured at NetWorld 92 in Boston. Applications to be spotlighted encompass **internetwork** data transmission, **network** -management and workgroup **applications** as well as **network** interface **cards** . **Features** product announcements as well as introductions from PC DOS, VisiSoft, Magee Enterprises, LanCAST Cassette Technology...

Search report

File 15:ABI/Inform(R) 1971-2001/Sep 19
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 File 267:Finance & Banking Newsletters 2001/Sep 19
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Set	Items	Description
S1	11176117	APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATION? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	184819	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	46792	S2(5N) (CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE - OR SHARE? OR HYBRID)
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S5	3924	S1(5N) (CASH OR INTEGRATED() CIRCUIT OR INTELLIGENT OR MICRO-PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?) (1W) CARD? ?
S6	228869	S1(5N) (CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC() CARD? ?))
S7	6161068	FEATURE? ? OR OPTION? ?
S8	347760	S7(3N) (SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	56800	S2(S) (NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR HOMEPAGE? OR HOME() PAGE? OR ELECTRONIC OR WEBSITE? OR ON() LINE OR ONLINE)
S10	52357	CASH?(2N) (CHECK? OR CHEQUE)
S11	821	(S3 OR S4 OR S5) (2N) (S7 OR S8)

Search report

S12	40	(S3 OR S4) (2N) S8
S13	458	(S3 OR S5) (2N) S7
S14	40	S12
S15	21	RD (unique items)
S16	16	S15 AND PY=<1999

Search report

16/3,K/1 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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02036849 45984124

Detering check fraud: The model positive pay services agreement and commentary

Anonymous

Business Lawyer v54n2 PP: 637-684 Feb 1999

ISSN: 0007-6899 JRNL CODE: BLW

WORD COUNT: 21620

...TEXT: by the Customer for each Authorized Account.

2.3A Return Default. Where the Customer has **selected** the return default **option** to **apply** to an Authorized **Account**, the **Bank** shall return to the depositary bank any Exception Check drawn on that Account, unless the ...

...the Bank to pay as provided above.

2.3B Pay Default. Where the Customer has **selected** the pay default **option** to **apply** to an Authorized **Account**, the **Bank** may finally pay and charge to the Authorized Account any Exception Check provided that the...

16/3,K/2 (Item 2 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01510218 01-61206

Interactive bandwagon

Harler, Curt; Stewart, Alan

Communications International v24n9 PP: 61-64 Sep 1997

ISSN: 0305-2109 JRNL CODE: COI

WORD COUNT: 2191

...TEXT: s home page. Users can obtain information on new products or services, add or remove **calling features**, **make account** inquiries and pay bills. The **application** interfaces directly with NBTel's customer systems, so all transactions are completed immediately

"This is...

16/3,K/3 (Item 3 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00718028 93-67249

Kiosks in a freeze frame

Daly, James J

Credit Card Management v6n1 PP: 42-45 Apr 1993

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1523

...TEXT: selections, and offers the choice of communication in either English or Spanish.

Search report

If the customer **chooses** the instant-**credit** **option** to **open** a new **account** , the machine instructs her to enter a third-party card into the reader. The machine...

16/3,K/4 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01754956 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Shopping Around For The Right Credit Card

(BFC launches GetSmart; new service allows consumers to use Internet or 800 number to tap into database of credit card offering from top 100 issuers)

Bank Technology News, v 10, n 2, p 15+

February 1997

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 281

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...from the top 100 credit issuers. The GetSmart system allows a consumer to compare these **features** , then **select** and **apply** for the **credit card** that best fits the needs of his or her lifestyle. The company is not affiliated...

16/3,K/5 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01477466 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Watch your electronic wallets

(Electronic payment systems are becoming more popular, but electronic wallet market still take 5-10 years to fulfill potential)

Electronic Engineering Times, p 55

April 29, 1996

DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 325

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...at a minimum, it must have a processor, a display and an interface for a **smart card** . All other **features** are typically **application -specific**

In its simplest form, the electronic wallet enables the cardholder to verify that the correct...

16/3,K/6 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0667875 BW1247

**ADTRAN INC 2: ADTRAN Launches The ESP Line of T1, DDS and Frame Relay
Networking Products Supporting Interchangeable Application Cards and
Embedded SNMP**

January 31, 1997

Byline: Business Editors

...with products that can
be monitored from one central location--and have the ability to
share application - specific option cards
across platforms--will be of
significant value to network managers looking to optimize performance
and...

16/3,K/7 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03440188 Supplier Number: 47088186 (USE FORMAT 7 FOR FULLTEXT)
Interactive Beat Flaws Pervade Bank Web Sites
Bank Technology News, pN/A
Feb 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1011

... from the top 100 credit issuers. The GetSmart system allows a
consumer to compare these **features** , then **select** and **apply** for the
credit card that best fits the needs of his or her lifestyle. The
company is not affiliated...
19970201

16/3,K/8 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03440186 Supplier Number: 47088184 (USE FORMAT 7 FOR FULLTEXT)
Interactive Beat: Shopping Around For The Right Credit Card
Bank Technology News, pN/A
Feb 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 287

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...from the top 100 credit issuers. The GetSmart system allows a consumer
to compare these **features** , then **select** and **apply** for the **credit**
card that best fits the needs of his or her lifestyle. The company is not
affiliated...
19970201

16/3,K/9 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

Search report

01366484 Supplier Number: 46291036 (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

... prospecting and territory management, direct marketing, market analysis, directory assistance cost avoidance, personnel recruiting and **credit card collections applications** .

Key **Features** of **Select Phone** for Networks include:
-- Saving thousands of dollars on directory assistance annually
-- Ability to export an...

19960408

16/3,K/10 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01005826 Supplier Number: 39557454 (USE FORMAT 7 FOR FULLTEXT)
SUNBURST SOFTWARE AVAILABLE TO PERKIN-ELMER USERS
PR Newswire, pN/A
July 8, 1985
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 300

... meet the
financial needs of small-to-medium-sized businesses.
Modular in design, Sunburst Software **features** an extensive
selection
of **financial applications** including **accounts payable, accounts**
receivable, general ledger, inventory control, job costing and point
of sale. A professional management module...

19850708

16/3,K/11 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

05702544 Supplier Number: 50153049
Web credit-card firm loads up for online charge.
Calvey, Mark
San Francisco Business Times, p3
July 3, 1998
Language: English Record Type: Abstract
Article Type: Article
Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:
...round of venture financing to continue providing Visa cards online. The company enables people to **apply** , secure approval, **choose credit -card features** and get statements over the Internet. Since late 1997, when NextCard was established, the company...

19980703

Search report

16/3,K/12 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

02790729 Supplier Number: 43745615 (USE FORMAT 7 FOR FULLTEXT)
Kiosks In a Freeze Frame
Credit Card Management, p42
April, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1545

... selections, and offers the choice of communication in either English or Spanish.

If the customer **chooses** the instant-**credit option** to **open** a new **account**, the machine instructs her to enter a third-party card into the reader. The machine...

19930401

16/3,K/13 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01780751
Penney's Videotex Unit Enlists Chicago Bank
American Banker September 23, 1987 p. 8,14
ISSN: 0002-7561

Publication Year: 1987

... servicecalled 'It's About Money', which will allow subscribers to view a variety of investment **options** and services, **request specific** information and **open new accounts** by touch-tone **telephone**. Telaction is a subsidiary of JC Penney and is testing its service over cable TV...

16/3,K/14 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08633455 SUPPLIER NUMBER: 18238335 (USE FORMAT 7 OR 9 FOR FULL TEXT)
'Distance health care' is latest medicine. (telemedicine and health information networks) (Emerging Markets: Annual Report) (Technology Information)
Ryan, Margaret
Electronic Engineering Times, n899, p55(2)
April 29, 1996
ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1911 LINE COUNT: 00161

... at a minimum, it must have a processor, a display and an interface for a **smart card**. All other **features** are typically **application - specific**.

In its simplest form, the electronic wallet enables the cardholder to verify that the correct...

19960429

Search report

16/3,K/15 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

05182922 SUPPLIER NUMBER: 10785452 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Product managers: finding the right fit. (banks and banking) (includes
related article on marketing by Society Bank)**
Franzoni, Lauryn
Bank Marketing, v23, n5, p28(4)

?show files;ds

File 15:ABI/Inform(R) 1971-2001/Sep 12
(c) 2001 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2001/Sep 11
(c) 2001 Resp. DB Svcs.
File 623:Business Week 1985-2001/Sep W1
(c) 2001 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2001/Sep 11
(c) 2001 The Gale Group
File 624:McGraw-Hill Publications 1985-2001/Sep 12
(c) 2001 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2001/Sep 12
(c) 2001 The Gale Group
File 621:Gale Group New Prod. Annou. (R) 1985-2001/Sep 12
(c) 2001 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2001/Sep 12
(c) 2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2001/Sep 12
(c) 2001 The Gale Group
File 20:World Reporter 1997-2001/Sep 13
(c) 2001 The Dialog Corporation
File 634:San Jose Mercury Jun 1985-2001/Sep 06
(c) 2001 San Jose Mercury News
File 625:American Banker Publications 1981-2001/Sep 11
(c) 2001 American Banker
File 268:Banking Info Source 1981-2001/Sep W1
(c) 2001 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2001/Sep 11
(c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Sep 12
(c) 2001 The Dialog Corp.

Set	Items	Description
S1	11027125	APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? - OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	181925	S1(5N) (ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	44612	S2(5N) (CREDIT OR DEBIT OR CHARGE OR INSURANCE OR TELECOMMU- NICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE?)
S4	32266	S2(5N) (AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR SAVINGS OR CHECKING OR BOND? ? OR MONEY() MARKET? OR BROKER- ?)
S5	15752079	FEATURE? OR ENHANC? OR ADDIT? OR REFIN? OR ELABORAT? OR O- PTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S6	6092	S2(2N) S5
S7	5529	S2(2N) (S3 OR S4) (2N) S5
S8	2186	S7(2N) (INTERNET? OR NETWORK? OR WWW OR WEB OR ELECTRONIC)
S9	712	S8(2N) (SELECT? OR CHOOS? OR PICK? OR OPTION? OR ATTRIBUT? - OR MODIFI)
S10	364	S9(2N) (SELECT? OR CHOOS?)
S11	2378	S2(2N) S3(2N) S5
S12	532	S11(2N) (INTERNET? OR NETWORK? OR ELECTRONIC?)
S13	80	S12 (2N) (SELECT?)
S14	48	RD (unique items)
S15	62	S13 AND PY=<1999

15/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01985862 49733067

Credit scoring and loan scoring as tools for improved management of federal credit programs

Stanton, Thomas H

Financier v6n2/3 PP: 24-41 Summer 1999

ISSN: 1073-7340 JRNL CODE: FNR

WORD COUNT: 13420

...TEXT: applications in consumer lending. Starting already in the 1960s, finance companies, followed by retailers and **credit card** companies, began to **apply** scoring-based systems to assess potential customers and evaluate credit applicants. Data management firms began...

... lenders expand the use of the scorecards, Fair, Isaac and users respond to feedback and **refine** the scorecards to improve the correlation between score and actual credit performance.

Lenders applied such...

...types of data are required, including information about loan origination and continuing loan performance, borrower **characteristics**, and the financial outcome, i.e., whether the loan prepays, becomes delinquent, defaults, or pays...defaults) then it becomes the champion. The result is a continuous process of testing and **refinement** to move towards ever more valuable credit management techniques.

Controlled experiments can be valuable both...

... percent of mortgage originations. In 1998, declining mortgage interest rates caused a record number of **refinancings** in the mortgage market; automated underwriting systems permitted lenders to keep up with demand and ...on the basis of easily accessible information. The new technologies will serve these borrowers through **electronic** loan transactions that approve and close loans almost instantaneously and at lower cost than ever...

...based systems. These borrowers are likely to find that they receive very limited terms on **credit card applications**. Their mortgage **applications** are likely to fall within the category of applications that fail to receive an automatic...

15/3,K/2 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01965079 46968242

Cards in cyberspace

Judd, Elizabeth

Banking Strategies v75n6 PP: 140-146 Nov/Dec 1999

ISSN: 1091-6385 JRNL CODE: BAD

WORD COUNT: 2511

...TEXT: for 2.9% introductory teaser rates through the mail?"

A much-publicized study confirms that **credit card applicants** on the Internet come with some serious baggage. J. D. Power and Associates found that...

... of the medium, anyone from teenagers to scam artists @an don an assumed identity and **apply** for a **credit card** on the Net. Issuers agree that fraud is a serious problem, but insist it's...

...inviting a third party into the transaction means losing some control over customer data. In **addition**, the lines between aggregator and card issuer can become uncomfortably blurred. Although aggregators assure their ...
... CardWeb.com because its products weren't priced aggressively enough to compete with other offerings **featured** on the site.

Issuers peddling credit cards on the Internet, then, need a gimmick to...

... has upwards of 30,000 different offers, each with its own unique combination of rates, **credit** limits, rewards and **card** designs. Customers who **apply** on NextCard's Web site begin by entering application information, which the company immediately processes...

15/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01725774 03-76764

Security, strategy, and the Web

Tressel, Rose

Credit Union Executive v38n6 PP: 37-42 Nov/Dec 1998

ISSN: 1053-6744 JRNL CODE: CUE

WORD COUNT: 2561

...TEXT: they first appear.

As transactions become more complex, the Web site links with legacy processing **applications** (such as mortgages or **share accounts** and their supporting databases) to add informational value to the customer. Web-server level processing...

... are new and their manipulation possibilities unknown. Once a Web site connects to the internal **network** to bring application information forward, the potential exists for a hacker to destroy or manipulate...

...the easier it is to break in.

(Chart Omitted)

Captioned as: Figure II

Protecting the **network** and server The Web's **network** communications language originated in the academic and research communities, which wanted to share information. Security files, the common solution is to keep the Web server off the **network**, as a sacrificial lamb. Once transactions flow, this no longer is possible, so a protective combination of hardware and software a firewall-is needed.

Firewall **options** range from the simple to the complex with corresponding price tags; there is no best...

...the host will tolerate.

Forethought is the best investment a credit union can make when **selecting** a firewall solution. Potentially expensive, firewalls are an emerging technology and are both complex and...

... causes the stagnation in moving to Stage 3 Web sites and the slow acceptance of **electronic** commerce.

If you handle transactions with sensitive information on the Web, the design should includeat...

...resident password and member information files from hackers.

Often companies accept sensitive data such as **credit card** numbers over

the **open** Web or store the accepted information on servers with little protection. But when that information...

15/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01533747 01-84735

Melting the plastic theories: Advocating the common law of fraud in credit card non-dischargeability actions under 11 U.S.C. sec. 523(a) (2) (A)

Bruens, Craig A

Vanderbilt Law Review v50n5 PP: 1257-1296 Oct 1997

ISSN: 0042-2533 JRNL CODE: AVLR

WORD COUNT: 18560

...TEXT: analyzing credit card debt under the fraud exception.⁸ Some courts have recently discarded these **credit** card theories and have applied the common law of fraud to determine the dischargeability of...the common law of fraud to resolve problems resulting from the application of the **credit card** theories to section 523(a) (2) (A) claims. Applying the common law of fraud correctly...

... By requiring issuers to prove a debtor's subjective fraudulent intent, the fraud exception, as **applied** to **credit card** debt, will focus on denying discharge to dishonest debtors without opening the door for debtors ...re Grayson, 199 B.R. 397 (Bankr. W.D. Mo. 1996) (same).

90. The rote **application** of these factors by **credit card** -issuers expecting exception without inquiry into a debtor's actual intent is exemplified in In... current obligations); In re Akdogan, 204 B.R. at 92 (noting that creditor issued the **credit card** without **requesting** debtor's "expenses, assets, nature of employment or business, health, home ownership, credit references or...

15/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01528546 01-79534

A lesson from Charlotte: How to spell compliance on the World Wide Web

Zavoina, Andy

Texas Banking v86n10 PP: 1, 23+ Oct 1997

ISSN: 0885-6907 JRNL CODE: TXB

WORD COUNT: 4176

...TEXT: sec 226.16(g), which allows for delayed disclosures under certain circumstancest. If you offer **open** -end **credit card** products, you must review sec 226.5a(e) and make sure these disclosure requirements are...

... understandable, in writing, and in a form the consumer may keep," you should not allow **electronic** fund transfers until the traditional written disclosures are made.

A schedule to receive e-mail...

...receive traditional "snail mail."

Regulation CC/Expedited Funds Availability Act

Here again, we find that **electronic** disclosures may supplement traditional hard copies, but "all of the disclosures must be given in...

...13(g) commentary states: "A depository bank satisfies the written notice requirement by sending an **electronic** notice that displays the text and is in a form that the customer may keep...

... under the new Fair Credit Reporting Act, they should be able to opt in for **electronic** contacts.

HUD Regulation X/ Real Estate Settlement Procedures Act

For disclosure purposes under RESPA and...

... and not an application for a federally related mortgage loan under this part. The subsequent **addition** of an identified property to the submission converts the submission to an application for a...in a conservative mode, this guidance suggests that delivery by hand or "snail mail," in **addition** to **electronically** , would be prudent.

Regulations D and Q

These two old rules are the radar traps...

...get caught in these familiar old traps.

Regulation DD/ Truth in Savings Act

If your **bank** allows customers to **open** deposit **accounts** on the Net, sec 230.4(a)(1) specifies 10 business days to mail or...

15/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01502871 01-53859

A lesson from Charlotte: How to spell compliance on the World Wide Web

Zavoina, Andy

ABA Bank Compliance v18n7 PP: 6-12 Jul/Aug 1997

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 5013

...TEXT: delayed disclosures under certain circumstances, which should apply to the Net. If you are offering **open** -end **credit card** products, you must review sec226.5a(e) and make sure that these disclosure requirements are...

... understandable, in writing, and in a form the consumer may keep," you should not allow **electronic** fund transfers until the traditional written disclosures are made.

A schedule to receive e-mail...

...when you received them.

Regulation CC/Expedited Funds Availability Act

Here again, we find that **electronic** disclosures may supplement traditional hard copies, but "All of the disclosures must be given in...

...13(g) commentary states, "A depository bank satisfies the written notice requirement by sending an **electronic** notice that displays the text and is in a form that the customer may keep...

... under the new Fair Credit Reporting Act, they should be able to opt in for **electronic** contacts. For example, your customer who mails in a deposit from abroad could get immediate...

... and not an application for a federally related mortgage loan under this part. The subsequent **addition** of an identified property to the submission converts the submission to an application for a...

... in a conservative mode, this guidance suggests that delivery by hand or "snail mail" in **addition** to **electronically** , would be prudent.

Regulations D and Q

These two old rules are the radar traps Savings Act
If your **bank** allows customers to **open** deposit **accounts** on the Net,
sec230.4(a)(1) specifies 10 business days to mail or deliver...

15/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01332184 99-81580

Taking those first few steps

Cerne, Frank

Credit Card Management v9n8 PP: 94-104 Nov 1996

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 3095

...TEXT: prompted technology vendors to develop software that allows consumers to send, and merchants to receive, **credit card** information over the **open** Internet that is encrypted or protected by passwords. The current technology has succeeded in limiting...via SET."

The significance of SET is that it will allow for the introduction of **additional** security. The software consumers and merchants use today employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates, electronic commerce is expanding rapidly, in part due to card...a bridge from the credit card world to the Internet, and that bridge is the **electronic** wallet," says Richard K. Crone, vice president, **electronic** check, for CyberCash. "The wallet provides the ability to transfer value from the credit card...

...come from banks, not card associations or software providers."

But some observers question how popular **electronic** cash products will be with consumers. "Banks should focus on credit cards because the payments...

... payment products that do not encrypt credit card information but use other methods for securing **Internet** payments. San Diego-based First Virtual Holdings Inc. has designed a credit card payment system in which a cardholder receives an eight-**character** so-called VirtualPIN that is tied to personal information submitted during the **application** process, including a **credit card** number. The cost is \$2 per year.

"Our concept supports our belief that credit card...

15/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01183090 98-32485

Digital imaging: A new role for data processing companies

Cellura, Alan

Credit World v84n3 PP: 22-23 Jan/Feb 1996

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 791

...TEXT: it all can happen under one roof, speeding the process and controlling quality.

In the **credit card** industry, hard copy **applications** must be stored for seven years. Microfilm is an excellent storage medium. It saves space

... platters or on CD-ROM discs. One 12-inch optical platter can store 100,000 **credit card applications**. The scanner compresses the images into TIFF files "on the fly" (real time), making it...

... document can be imaged and put in an electronic folder. An electronic copy of the **credit card**, the **credit card application** and the note--or any other document a customer might have that relates to his...

15/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01179414 98-28809

First Interstate pushes envelope of Web banking

Weisul, Kimberly

Investment Dealers Digest v62n11 PP: 14-15 Mar 11, 1996

ISSN: 0021-0080 JRNL CODE: IDD

WORD COUNT: 771

...TEXT: Bank have paved the way.)

For instance, Kahn says that First Interstate is the only **bank** to offer small business loan **applications** and **account** balances over the Web, and the only bank to allow customers Web-based access to...

... that customers navigate its site by first clicking on a mirror, labeled "you." Users then **select** their financial profile on the basis of intentionally nebulous categories, such as "starving student," (represented ...

... s feet). The indecisive can choose "I defy description." First Interstate then provides hotlinks to **selected** portions of the site, such as basic checking for the student, international banking for the globe-trotter, and a variety of personal investment **options** for parents.

Although First Interstate's new site was only launched March 4, the bank's customers are responding enthusiastically to the changes, according to Vince Hruska, vp of **electronic** commerce products for First Interstate. Traffic through the site increased tenfold in the first day...

...the launch, and Hruska said customers seem comfortable with the security procedures implemented by the **bank**, since they are submitting checking **account** and loan **applications** through the site.

First Interstate uses security provided by Netscape, as well as additional hardware...

15/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00965951 96-15344

Hybrid modeling for site selection

Robins, Gary

Stores v77n1 PP: 88-92 Jan 1995

ISSN: 0039-1867 JRNL CODE: STR

WORD COUNT: 1170

...TEXT: brain works to come up with approximate solutions to problems, have proved valuable in some **applications**, such as detecting **credit card** fraud, but not in others. Moreover, they sometimes find patterns that are not really there...

... Orr points out, if the model can help the company make the right decision an **additional** 5 percent of the time -- when each unit represents an investment of \$1 million and...

... than provide sales forecasts and confidence levels. It predicts sales based not only on local **characteristics**, but also on the configuration of a ... NationsBank, to select those most receptive to a direct mail solicitation; an ATM site selection **application** for Norwest Card Services; and a **debit -card** fraud-detection **application** for First Union Bank .

Neuristics says it also has worked with Sears' direct response unit to test a direct...

15/3,K/11 (Item 11 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00846339 94-95731

Product file

Talmor, Sharona
Banker v144n817 PP: 78-79 Mar 1994
ISSN: 0005-5395 JRNL CODE: BKR
WORD COUNT: 1232

...TEXT: format on a screen or entered into a computer for processing.

The potential for the **application** of DataStrip to **credit cards**, where fraud in the UK is estimated to cost about L600 million, is high. The...

...Another might be the complex security element.

* American-based software company Applix has introduced an **addition** to its Applixware suite of products, Applix real time. It is a graphical real time...

... 2000, Teknekron, Micrognosis and Market Vision can be fed into Applix spreadsheets for portfolio analysis, **options** pricing, index arbitrage or exchange rate monitoring. An application programming interface, which will enable customers...

...began in September 1992.

MarketSheet for Windows supports more than 50 data feeds and several **features** that will **enhance** its capabilities over earlier editions of MarketSheet. It will give developers increased scripting and customise per country. The company also plans to provide **additional** products and services for its small and medium-sized businesses. These include facilities to enable...

... de France) and Portugal (Banco de Comercio e Industria) are linked through IBOS on a **network** of 2,600 branches. The company has signed letters of intent with six banks; three...

...Japanese banks, to join IBOS.

The fact that the service was only open to one **bank** per country encouraged customers to **open accounts** with the banks. The Royal Bank of Scotland increased its customer base by 20%--of which 80% was directly attributed to...

15/3,K/12 (Item 12 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00777144 94-26536

Time is central

Nicholls, J A F; Roslow, Sydney; Tsalikis, John

International Journal of Bank Marketing v11n5 PP: 12-18 1993

ISSN: 0265-2323 JRNL CODE: IJB

WORD COUNT: 4057

...TEXT: influence.

A telephone survey of bank customers was administered shortly after they had visited the **bank** , either to apply for an ATM card, redeem a certificate of deposit **account** , **apply** for a loan, **open** a new **bank account** , or **open** /close a safe deposit box. A certificate of deposit is a bank account that is...satisfaction with banking services.

METHOD

The sample data were collected in a telephone survey of **bank** customers for five services:

* **application** for an ATM **card** (n=170);

* redemption of a CD account (n=235);

* application for a loan (n=222...

15/3,K/13 (Item 13 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00682929 93-32150

Not just X.25 anymore

Briere, Daniel; Finn, Christopher

Network World v10n12 PP: 35-41+ Mar 22, 1993

ISSN: 0887-7661 JRNL CODE: NWW

WORD COUNT: 4314

...TEXT: make 800 call setup times longer, 950 access looks even better, especially for time-critical **applications** such as high-volume **credit card** validation.

In fact, Visa USA, Inc. uses CompuServe's 950 access to link point-of-sale terminals to its VisaNet credit authorization **network** .

ACCESS SPEEDS

Access methods are the first step in evaluating whether a particular provider will...

...availability of the appropriate access speeds.

VANs offer both terminal and host interfaces to their **networks** . Terminal interfaces are almost always dial-up, whereas host interfaces are usually dedicated. VANs also...

... bit/sec, 19.2K bit/sec, 56K bit/sec and higher via Integrated Services Digital **Network** .

The most common type of dial-up access is 2,400 bit/sec through asynchronous...

... second quarter, while BT has announced plans to support that speed starting in September.

In **addition** , BT has said it will support 28.8K bit/sec when it becomes standardized. Other...

... transport data between user-owned terminals and hosts is just the first

piece of the **selection** puzzle. Today, the ability to access a VAN's host in order to obtain application...

...and other messaging based on the X.400 standard. These services typically include software and **network** interconnection, and are important internationally. BT and Sprint are high-end IVANs, where X.400...

...Sprint's EDI services, too.

* Transaction processing is a form of database access. A typical **application** is **credit card** validation in which POS terminals pass a credit card number and a purchase amount to...

15/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00602823 92-17926

Protecting Your Image: The Auditor's Role vis a vis Image Processing Systems

Nehmzow, Claus J.

Journal of Bank Accounting & Auditing v5n2 PP: 20-21, 31 Winter 1992

ISSN: 0895-853X JRNL CODE: JBK

WORD COUNT: 1268

...TEXT: a "case worker" who handles all aspects of a "case," e.g., a mortgage or **credit card application** or a customer complaint. This means that professionals, supported by imaging and workflow systems, need ...

... data processing environments, such as restricted physical access to the system and passwords. However, some **additional** controls are necessary due to some unique **features** of the technology. For example, the use of programs that would allow employees to edit...

...quality of electronic images.

A further potential control weakness is the increasing use of optical **character** recognition (OCR) which attempts to automate the translation of a picture into data that can...

... auditor's work queue, with all the necessary documents electronically "attached."

A further imaging system **feature** useful for the auditor is the comprehensive audit trail, covering all documents, not only data...

...compare results and mark exceptions. Since auditors are highly qualified (and highly paid) individuals, this **additional** cross processing would allow them to use their time more productively and to distribute work... imaging systems. These systems automate and replace current manual folder processing; for example, loan and **credit card applications**, mortgage **applications**, IRA/Keough processing, and customer service.

15/3,K/15 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01670930 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Taking Those First Few Steps

(Sales via the Internet should reach \$6.6 bil in 2000 vs \$1.1 bil in 1997 and \$518 mil in 1996)

Credit Card Management, v 9, n 8, p 94+

November 1996

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...prompted technology vendors to develop software that allows consumers to send, and merchants to receive, **credit card** information over the **open** Internet that is encrypted or protected by passwords. The current technology has succeeded in limiting...via SET."

The significance of SET is that it will allow for the introduction of **additional** security. The software consumers and merchants use today employs Secure Sockets Layer encryption protocol. SET...
...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates, electronic commerce is expanding rapidly, in part due to card...a bridge from the credit card world to the Internet, and that bridge is the **electronic** wallet," says Richard K. Crone, vice president, **electronic** check, for CyberCash. "The wallet provides the ability to transfer value from the credit card...

...come from banks, not card associations or software providers."

But some observers question how popular **electronic** cash products will be with consumers. "Banks should focus on credit cards because the payments ...

...payment products that do not encrypt credit card information but use other methods for securing **Internet** payments. San Diego-based First Virtual Holdings Inc. has designed a credit card payment system in which a cardholder receives an eight-**character** so-called VirtualPIN that is tied to personal information submitted during the **application** process, including a **credit card** number. The cost is \$2 per year.
"Our concept supports our belief that credit card...

15/3,K/16 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0537176 BW1124

OPEN DEVELOPMENT: Open Development introduces next-generation prepaid calling card system supporting more than 100 million accounts; Open client/server-based prepaid calling card system brings customized service capabilities to RBOCS and interexchange carriers

November 27, 1995

Byline: Business/Technology Editors

...phone cards to represent a \$1 billion market by the end of 1996.

"We use **Open** Development's openMEDIA Prepaid **phone card** system for our standard retail offering as well as our NFL "Let's Talk Football..."

...special promotions and generate hundreds of thousands of cards in a matter of minutes. In **addition**, it provides the **options** necessary to support one or more resellers. Each reseller, in turn, can set up a...
...application to be fully integrated on openMEDIA, Open Development's robust, open client/server-based **Enhanced** Services Platform (ESP). openMEDIA is a core foundation from which all applications can run and...

...a Summa Four or Excel Switch, Dialogic-based voice response units and a voice recognition **option** .

The use of the Oracle 7 Relational Database Management System (RDBMS) and the Oracle Parallel Server **option** ensures database integrity and system scalability. The platform also offers an integrated client/server database...

...telecommunications companies worldwide. The company is recognized as an industry leader in highly available, large **network** -based **enhanced** service platforms and prepaid **phone card** systems. Founded in 1992, **Open Development** is committed to providing its customers with high performance, full-featured telecommunications services for...

15/3,K/17 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

02095849 SUPPLIER NUMBER: 19631287 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hot new PBXs. (Buyers Guide)
Teleconnect, v15, n7, p66(12)
July, 1997
DOCUMENT TYPE: Buyers Guide ISSN: 0740-9354 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3187 LINE COUNT: 00252

... 1 lines. It's a flexible switch that can work as a PBX or an **enhanced** services platform, providing debit **card** and other **applications** . Harris debuted their new Information Exchange Platform (IXP) at CT Expo '97. It combines the...to 72 universal ports. The new NEAX 2000 IVS/RP remote network platform provides NEAX **features** to telecommuters and remote svwitch users. Both are priced between \$180 and \$500, depending on ...

...digital key system or other switch (PBX/key/ Centrex). Companion phones provide many of the **features** you get on Nortel desktop phones and the LCDs show some neat info, like Caller ID name/number, in **addition** to indicating when messages have been left in voicemail.

REDCOM
MSU MAX STATIONS: 1,200...

...000.

Siemens' new Optiset phones for the Hicom switch have add-on modules that provide **additional features** for the sets. One module turns the sets into ISDN phones; another lets you hang...

...Coral can be set up like a key system, PBX, or front-end Centrex. An **optional** ACD is available, along with a hotel/motel package. Coral is fully digital with a...

...Version 5 software lets you link the switch to your LAN for CTI and other **applications** , like **credit** and **debit card** authorization. Version 5 includes advanced database link, letting you build IVR apps off the switch...

19970700

15/3,K/18 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02075152 SUPPLIER NUMBER: 19500442 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Turn your PC into a charge card processing center. (Go Software's PC-Charge for Windows, PC-Charge Interface Kit ActiveX and PC-Charge Web Interface

Kit data acquisition software) (includes related article on PC-Charge and security) (Software Review) (Evaluation)

Crow, Terrance A.

Databased Web Advisor, v15, n6, p56(3)

June, 1997

DOCUMENT TYPE: Evaluation ISSN: 1090-6436

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1717 LINE COUNT: 00139

... are some of the mainstays of doing business, whether the customer is handing you a **credit card** in person or **requesting** goods or services across the Internet.

Another mainstay of business is reconciliation of receipts and...

...can enter the customer's credit card number (manually from the keyboard or with an **optional** card reader connected to your PC), enter other relevant information, such as the amount of...

...PCCW can integrate with an existing point-of-sale (POS) system by capturing and processing **charge card** authorization **requests**. PCCW works in standalone mode, or with the purchase of the multi-user version, in...

...the family, PC-Charge Interface Kit ActiveX Version, actually ships with a .VBX control in **addition** to the ActiveX control. The .VBX version supports development products that support .VBX 1.0...

...this is a real plus for developers who can test their work before cutting an **application** loose with live **credit card** data. Clicking on the Process button submits the authorization request to the Financial Services Network...

19970600

15/3,K/19 (Item 3 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)

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02007831 SUPPLIER NUMBER: 18874623 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Domino's knocking down competition; customers, help yourselves. (Financial Card Services uses Lotus' Domino Web Server for workflow application) (Company Operations)

Weston, Rusty

PC Week, v13, n46, p67(2)

Nov 18, 1996

ISSN: 0740-1604 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 768 LINE COUNT: 00063

That's the bright idea illuminating Bill Sheley's Web-based workflow **application**, which gives **Financial Card** Services Corp.'s customers an instant status check on a variety of "back office" banking...

...now completed in less than 4 hours.

Sheley believes the Web-based application, which prominently **features** Lotus Development Corp.'s Domino Web Server, will produce a strong return on investment for...

...scripting tools. "I think that's the main benefit," says Russ Hill, technology manager of **electronic** commerce at Core-Tech Consulting Group Inc., in King of Prussia, Pa.

One underappreciated **feature** of Domino is its support for interactive Web client access to Notes users who lack TCP/IP.

And Lotus is building on Domino's **feature** base. In December, the company will ship the Domino Web server as part of its...

...5 back end. The Cambridge, Mass., IBM subsidiary also plans to add clustering and partitioning **options** for supporting scalable Web servers

running multiple Web sites and applications. The Domino servers will...

...support will come later in 1997, according to a company spokesman.

Checks and balances

These **features** will be a welcome **addition** for Financial Card Services' Sheley. Although Domino has performed well so far, he concedes that...

...the limits on it over the next two or three quarters," Sheley vows.

In practice, **Financial Card** Services' Advanced Customer Support **application** is a so-called extranet, a Web-based application that links customers and clients, but...

19961118

15/3,K/20 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01965422 SUPPLIER NUMBER: 18544817

Providing wireless access in today's computing environment. (Technology Information)

Koenig, Allison

Enterprise Systems Journal, v11, n7, p52(4)

July, 1996

ISSN: 1053-6566

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1940 LINE COUNT: 00166

... ideal for transaction-based communications such as e-mail, database querying, dispatching, mobile traffic information, **credit card** verification and emergency services. Other **applications** well-suited for CDPD are those for which sessions (or login time) may be lengthy...

...extension of an existing data communications network. Transitions to SNA or proprietary networks will require **additional** gateways or bridge software. Most TCP/IP applications will operate over CDPD, although LAN-based...

...or ones should you use? How does the composition of your existing system affect your **options** ? How do you factor your business needs into selecting a software solution?

This article identifies the **characteristics** that shape your move to wireless access, then shows how those factors interact to determine... host-based applications that operate in a block transmission mode will work as is (without **modification**) because they are ideal for this packet-switched environment.

Next, consider throughput **characteristics** associated with wireless networks. For the foreseeable future, wireless networks will remain constrained by bandwidth...

...oriented middleware supports real-time-oriented client/server applications. Such applications can include field service, **insurance** claims adjusting, **insurance** quotes, **credit card** verification, etc. These **applications** offer higher performance, simplified logins and better network management. Middleware for these applications uses an...

19960700

15/3,K/21 (Item 5 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01940473 SUPPLIER NUMBER: 18250201

(USE FORMAT 7 OR 9 FOR FULL TEXT)

Delay on the cards. (international standards for smart cards) (Technology Information)

Riley, John
Computer Weekly, p14(1)
April 25, 1996
ISSN: 0010-4787 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 804 LINE COUNT: 00067

... central body, organisation or process to register standards applications and there is an absence of **shared** thinking about multiple **applications** on a single smart **card**," he said.

According to Steve Collins, Barclays Bank's head of Technology, Emerging Markets Unit...

...is the weakness of the standards system.

"All 28 standards conform to the CEN Intersector **Electronic** Purse (CEN TC224 WG10) standard," he said wryly, explaining that to reach consensus standards bodies offer **options** which result in loss of standardisation.

"Standards are like a restaurant menu," he said. "A...
...across several courses. But give several people the same menu and you'll get different **selections**."

Tunstall and other users welcome the EMV initiative which aims to produce a standard card by early 1998. But because it relates to just **debit** and **credit card applications**, and does not include standards for purse-cards or personalised customer data they say that...

19960425

15/3,K/22 (Item 6 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01385116 SUPPLIER NUMBER: 08785064 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Planning an application architecture: this three-step approach helps ensure that applications are flexible and extensible. (tutorial)
Moriarty, Terry
Computer Language, v7, n9, p59(5)
Sept, 1990
DOCUMENT TYPE: tutorial ISSN: 0749-2839 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2844 LINE COUNT: 00246

... or row.

Business function management processes are designed to achieve specific business tasks. For a **bank**, business functions include **Open A Checking Account**, Establish a Customer Relationship, Process a Deposit, or Print a Statement. For a video store...

...for conducting requirements analysis, making application distribution decisions, designing implementations, and scoping the impact of **enhancements**.

Requirements analysis

This architecture can be used to validate the requirements specified during the business...often better to develop new code to meet changing business requirements than to attempt to **enhance** the existing code.

Even if you decide to use the architecture to design an application
...

...benefit of casting your application into this framework is achieved when it's time to **enhance** the application. The application has been constructed from a set of modules that can be...

...supported by simply bundling together or modifying existing processes.

For example, if the users request **additional** facts to be maintained about a business entity the application already supports, the information management...

...to identify whether any delivery management processes must be changed to support the business function **enhancements**. In some cases, new delivery management processes will also have to be developed.

Requirements involving...

...the other two layers.

With a well-documented application, the impact of a change or **enhancement** can be ascertained fairly quickly. If an automated information repository is used to document the...management processes. Three such processes participate in the Funds Transfer business function: "Retrieve Account Balance," "**Debit** Account Balance," and "**Credit** Account Balance." The **Request** message received from the business function processes identify applicable accounts and the transfer amount.

Information...

19900900

15/3,K/23 (Item 7 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01369105 SUPPLIER NUMBER: 08671006 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Cost of image focused at NOAC. (high cost of image-check processing discussed at the American Bankers Association National Operations and Automation Conference)

Tracey, Brian

Computers in Banking, v7, n7, p10(4)

July, 1990

ISSN: 0742-6496

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2859 LINE COUNT: 00237

... focused on what is known as file folder' systems designed for departmental, less transaction-intensive **applications** like loan approval and **credit card** customer service.

Lowell, Mass.-based Wang Laboratories Inc. demonstrated at its booth a commercial lending...

...processors operating in parallel to solve complex problems.

Courtesy amount recognition is also a key **feature** of IBM's High Performance Transaction System, but NYNEX let attendees write out checks themselves...

...Ethernet local area network. Circle No. 162.

Westboro, Mass.-based Data General Corp. demonstrated a **credit card** enrollment **application** that uses imaging running on a Unix-based Data General AViiON 5010 server and a...

...we believe the future should offer media choices."

As a result, Kodak demonstrated new and **enhanced** software and hardware to ease the migration to digital media. The company's new Imagelink...

...optical disk-based system for reviewing mortgage files from Bulan Inc., Phoenix; and a highend **bank card** statement archive **application** from Pi Technology, Simi Valley Calif. Circle No. 166.

St. Paul, Minn.-based 3M also...

19900700

15/3,K/24 (Item 8 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01314818 SUPPLIER NUMBER: 07887290 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Desktop forgery. (related articles on how to forge a check, tax-related forgery)

Churbuck, David
Forbes, v144, n12, p246(7)
Nov 27, 1989
CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT; ABSTRACT
WORD COUNT: 2653 LINE COUNT: 00202

... FAT, a Netherlands Antilles national living in Boston's North Station neighborhood, claimed on a **Bank** of Boston **credit card application** to be an employee of the Dutch consulate. After he defrauded the bank of about...To save money, businesses are shifting from offset-printed forms stored in filing cabinets to **electronic** forms stored digitally for laser printing. In so doing, they are making it impossible for...

...will stop a really determined thief, but you can at least make him want to **select** another victim. "Try to make a document such that someone tempted to tamper with it will be discouraged by some **feature** or **features**," advises Thomas Gazda, a document security specialist at Arthur D. Little, the Cambridge, Mass. think...

...put out by all the cross-examining you got last time you walked into a **bank** to **open** a new **account**, brace yourself. Next time it will be a lot worse.

19891127

15/3,K/25 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04476407 Supplier Number: 57058324 (USE FORMAT 7 FOR FULLTEXT)
Internet: Which Issuers' Web Sites Are Attracting Cardholders?
Credit Card News, pITEM99305003
Oct 1, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1273

... to the top for their attractiveness, ease of use and ability for consumers to quickly **apply** for credit cards. Those issuers are The Associates First Capital's ' student credit card site, ...sites were easy to navigate and prominently featured a link to apply for a credit **card**. The sites selected also required going through a modest number of screens-five at the...Associates' student credit card site, which includes not only a way for college students to **apply** for a **credit card** but also ...Bank One, has an uncluttered design featuring photographs and cartoons to draw the eye. The **credit card application** button, in ... is full of student photos and information on how to be a Web Celeb, the **credit card application** button is easy to find in the center of the screen. On the second page...

19991001

15/3,K/26 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

02965838 Supplier Number: 46040452 (USE FORMAT 7 FOR FULLTEXT)
OPEN DEVELOPMENT INTRODUCES PREPAID CALLING CARD SYSTEM SUPPORTING MORE THAN 100 MILLION ACCOUNTS
Tele-Service News, v8, n1, pN/A
Jan 1, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 681

... phone cards to represent a \$1 billion market by the end of 1996.
"We use **Open** Development is openMEDIA Prepaid **phone card** system for
our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition** , it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).

openMEDIA is a core foundation from which all applications can run and

...

...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option** .

The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scalability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network** -based **enhanced**
service platforms and prepaid **phone card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...

19960101

15/3,K/27 (Item 3 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)

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02963606 Supplier Number: 46038031 (USE FORMAT 7 FOR FULLTEXT)

PREPAID CALLING CARD SYSTEM SUPPORTS MORE THAN 100 MILLION ACCOUNTS

Audiotex Update, v8, nl, pN/A

Jan 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 681

... phone cards to represent a \$1 billion market by the end of 1996.
"We use **Open** Development is openMEDIA Prepaid **phone card** system for
our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition** , it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).
openMEDIA is a core foundation from which all applications can run and...

...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option** .

The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scalability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network** -based **enhanced**
service platforms and prepaid **phone card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...

19960101

15/3,K/28 (Item 1 from file: 621)
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01665728 Supplier Number: 50107826 (USE FORMAT 7 FOR FULLTEXT)
**Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
Newscast**
PR Newswire, p623ATTU003
June 23, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 976

... convenient customer set-up and billing, and adds an easy-to-use,
point-and-click **electronic** program guide. Additionally, a new \$100
rebate -- **applied** to the customer's **credit card** upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
month -- \$29.95/mo. including ISP, \$19.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Family Surfer: 100 hours...

...on-line time per
month -- \$49.95/mo. including ISP, \$34.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Office Surfer: 200 hours...

...on-line time per
month -- \$129.95/mo. including ISP, \$109.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP. Office
Surfer also includes a four-seat license for LAN usage, with a
\$25/mo. surcharge for each **additional** LAN seat.

For **additional** information about DirecPC products and services,
visit www.direcpc.com.
Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.

Terms and conditions of \$100 Rebate:

Applies only to new **credit card** -billed customers subscribing to
Executive Surfer, Family Surfer or Office Surfer rate plans between June...
19980623

15/3,K/29 (Item 2 from file: 621)
DIALOG(R) File 621:Gale Group New Prod.Annou.(R)
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01366484 Supplier Number: 46291036 (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER

PR Newswire, p408NEM001
April 8, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

... prospecting and territory management, direct marketing, market analysis, directory assistance cost avoidance, personnel recruiting and **credit card collections applications** .

Key **Features** of **Select Phone for Networks** include:
-- Saving thousands of dollars on directory assistance annually
-- Ability to export an unlimited amount...

19960408

15/3,K/30 (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
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01254790 Supplier Number: 44632125 (USE FORMAT 7 FOR FULLTEXT)
VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR RESTAURANT MARKET

PR Newswire, pN/A
April 28, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 882

... transaction response times; plural interface processing (PIP) and other money-saving initiatives; and value-added **applications** such as **debit** , private label **cards** and loyalty programs. The **application** will be demonstrated in VeriFone's booth at the National Restaurant Show, May 14-18...

...Of-Use
VeriDine takes full advantage of the OMNI 390 system's ease-of-use **features** . An ATM-style interface guides the user through every step of the transaction. One row...

...a single keystroke, while a second bank of screen-addressable keys is used to access **additional** menus or respond to screen prompts. This improves productivity, reduces the possibility of user errors...

...every function. The solution will provide an affordable platform on which to build future restaurant **enhancements** as well."

VeriDine also supports TRANZ(R)-style key sequences, enabling users already familiar with...

...easily operate VeriDine and migrate to the new interface at their own pace. The application **features** a built-in training mode that simulates operations such as dialing out and receiving authorizations...

...Support for personal identification number (PIN) pads is available with selected versions for use with **debit card applications** .

Faster Transaction Response Times

Credit authorization response times can often exceed 20 seconds when using conventional dial-line telephone services...

19940428

15/3,K/31 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire

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1296787

ATTU003

**Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
Newscast**

DATE: June 23, 1998

10:44 EDT

WORD COUNT: 915

... convenient customer set-up and billing, and adds an easy-to-use, point-and-click **electronic** program guide. Additionally, a new \$100 rebate -- **applied** to the customer's **credit card** upon Turbo Internet(TM) service commencement -- will bring the effective retail price for DirecPC hardware...

...on-line time per

month -- \$29.95/mo. including ISP, \$19.95/mo. without ISP.

Additional hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Family Surfer: 100 hours...

...on-line time per month

-- \$49.95/mo. including ISP, \$34.95/mo. without ISP.

Additional

hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Office Surfer: 200 hours...

...on-line time per month

-- \$129.95/mo. including ISP, \$109.95/mo. without ISP.

Additional

hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP. Office Surfer also includes a four-seat license for LAN usage, with a \$25/mo. surcharge for each **additional** LAN seat.

For **additional** information about DirecPC products and services, visit www.direcpc.com.

Headquartered in Germantown, Md., near...

... Electronics Corporation. The earnings of Hughes Electronics are used to calculate the earnings per share **attributable** to GMH (NYSE symbol) common stock.

Terms and conditions of \$100 Rebate:

Applies only to new **credit card** -billed customers subscribing to Executive Surfer, Family Surfer or Office Surfer rate plans between June...

15/3,K/32 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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0933164

NEM001

PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER

DATE: April 8, 1996

07:59 EDT

WORD COUNT: 897

...prospecting and territory management, direct marketing, market analysis, directory assistance cost avoidance, personnel recruiting and **credit card** collections applications .

Key **Features** of **Select Phone for Networks** include:

-- Saving thousands of dollars on directory assistance annually

-- Ability to export an unlimited amount...

15/3,K/33 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
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0699874 SJ001
VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR RESTAURANT MARKET

DATE: April 28, 1994 10:01 EDT WORD COUNT: 905

...transaction response times; plural interface processing (PIP) and other money-saving initiatives; and value-added **applications** such as **debit** , private label **cards** and loyalty programs. The **application** will be demonstrated in VeriFone's booth at the National Restaurant Show, May 14-18...

...Of-Use

VeriDine takes full advantage of the OMNI 390 system's ease-of-use **features** . An ATM-style interface guides the user through every step of the transaction. One row...

...a single keystroke, while a second bank of screen-addressable keys is used to access **additional** menus or respond to screen prompts. This improves productivity, reduces the possibility of user errors...

...every function. The solution will provide an affordable platform on which to build future restaurant **enhancements** as well."

VeriDine also supports TRANZ(R)-style key sequences, enabling users already familiar with...

...easily operate VeriDine and migrate to the new interface at their own pace. The application **features** a built-in training mode that simulates operations such as dialing out and receiving authorizations...

...Support for personal identification number (PIN) pads is available with selected versions for use with **debit card applications** .

Faster Transaction Response Times

Credit authorization response times can often exceed 20 seconds when using conventional dial-line telephone services...

15/3,K/34 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06783432 Supplier Number: 57058324 (USE FORMAT 7 FOR FULLTEXT)
Internet: Which Issuers' Web Sites Are Attracting Cardholders?
Credit Card News, pITEM99305003
Oct 1, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1273

... to the top for their attractiveness, ease of use and ability for consumers to quickly **apply** for credit cards. Those issuers are The Associates First Capital's ' student credit card site...

...sites were easy to navigate and prominently featured a link to apply for a credit **card** . The sites selected also required going through a modest number of screens-five at the...

...Associates' student credit card site, which includes not only a way for

college students to **apply** for a **credit card** but also money management information and news on cardholder discounts. "You want to attract them...

...Bank One, has an uncluttered design featuring photographs and cartoons to draw the eye. The **credit card application** button, in red, is easy to spot when everything else on the page is in...

...is full of student photos and information on how to be a Web Celeb, the **credit card application** button is easy to find in the center of the screen. On the second page...

19991001

15/3,K/35 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06284837 Supplier Number: 54433068 (USE FORMAT 7 FOR FULLTEXT)
FULFILLMENT/OPERATIONS. (direct marketing and catalog-related services)
Catalog Age, v16, n5, pS17(1)
April, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 18216

... Telemarketing (on-line inventory; expected ship dates; upselling, substitute selling), Outbound Telemarketing, Mail order processing; **Credit** card processing; Warehousing; Shipping; Catalog request fulfillment; Customer Service; Management Reports. Modern access from remote...etc.

* Fulfillment Operations including picking, materials management, freight manifesting

* Marketing and Forecasting including List Management

* **Financial Applications** including **Accounts** Receivable, Payables & General Ledger

* Telemarketing with Active Telephony & Scripting

* Oracle SmartStore for Business Intelligence

* Commerce...medium size catalog and direct clients providing the following services:

Catalog Order-Taking, Q&A **Requests**, Pledges, Seminar Registration, and **Credit Card** Processing.

All West provides quality dependable services at very affordable rates. For free 800 Inbound...sweepstakes, instant win programs, and lead generation.

Services include: lead generation; sweepstakes and contests; catalog **requests**; **credit card** activation programs; automated **credit card** account information; and much more.

The Connection Inbound Telemarketing

11351 Rupp Drive Minneapolis, MN...

19990401

15/3,K/36 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

05652083 Supplier Number: 50107826 (USE FORMAT 7 FOR FULLTEXT)
Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing, Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo Newscast
PR Newswire, p623ATTU003
June 23, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 976

... convenient customer set-up and billing, and adds an easy-to-use,

point-and-click **electronic** program guide. Additionally, a new \$100 rebate -- **applied** to the customer's **credit card** upon Turbo Internet(TM) service commencement -- will bring the effective retail price for DirecPC hardware...

...on-line time per
month -- \$29.95/mo. including ISP, \$19.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Family Surfer: 100 hours...

...on-line time per
month
-- \$49.95/mo. including ISP, \$34.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Office Surfer: 200 hours...

...on-line time per
month
-- \$129.95/mo. including ISP, \$109.95/mo. without ISP.
Additional
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP. Office
Surfer also includes a four-seat license for LAN usage, with a
\$25/mo. surcharge for each **additional** LAN seat.

For **additional** information about DirecPC products and services,
visit www.direcpc.com.

Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to calculate the earnings per share **attributable** to GMH (NYSE symbol) common stock.

Terms and conditions of \$100 Rebate:

Applies only to new **credit card** -billed customers subscribing to Executive Surfer, Family Surfer or Office Surfer rate plans between June...
19980623

15/3,K/37 (Item 4 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04688322 Supplier Number: 46900608 (USE FORMAT 7 FOR FULLTEXT)
Domino's knocking down competition; Customers, help yourselves
PC Week, p067
Nov 18, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 727

That's the bright idea illuminating Bill Sheley's Web-based workflow **application**, which gives **Financial Card** Services Corp.'s customers an instant status check on a variety of "back office" banking...

...now completed in less than 4 hours.

Sheley believes the Web-based application, which prominently **features** Lotus Development Corp.'s Domino Web Server, will produce a strong return on investment for...

...scripting tools. "I think that's the main benefit," says Russ Hill,

technology manager of **electronic** commerce at Core-Tech Consulting Group Inc., in King of Prussia, Pa.

One underappreciated **feature** of Domino is its support for interactive Web client access to Notes users who lack TCP/IP.

And Lotus is building on Domino's **feature** base. In December, the company will ship the Domino Web server as part of its...

...5 back end. The Cambridge, Mass., IBM subsidiary also plans to add clustering and partitioning **options** for supporting scalable Web servers running multiple Web sites and applications. The Domino servers will...

...support will come later in 1997, according to a company spokesman.

Checks and balances

These **features** will be a welcome **addition** for Financial Card Services' Sheley. Although Domino has performed well so far, he concedes that...

...the limits on it over the next two or three quarters," Sheley vows.

In practice, **Financial Card** Services' Advanced Customer Support **application** is a so-called extranet, a Web-based application that links customers and clients, but...

19961118

15/3,K/38 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04654271 Supplier Number: 46847001 (USE FORMAT 7 FOR FULLTEXT)

Taking Those First Few Steps

Credit Card Management, p94

Nov, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3029

... prompted technology vendors to develop software that allows consumers to send, and merchants to receive, **credit card** information over the **open** Internet that is encrypted or protected by passwords. The current technology has succeeded in limiting...via SET.'

The significance of SET is that it will allow for the introduction of **additional** security. The software consumers and merchants use today employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates, electronic commerce is expanding rapidly, in part due to card ...a bridge from the credit card world to the Internet, and that bridge is the **electronic** wallet,' says Richard K. Crone, vice president, **electronic** check, for CyberCash. 'The wallet provides the ability to transfer value from the credit card...

...come from banks, not card associations or software providers.'

But some observers question how popular **electronic** cash products will be with consumers. 'Banks should focus on credit cards because the payments...

...payment products that do not encrypt credit card information but use other methods for securing **Internet** payments. San Diego-based First Virtual Holdings Inc. has designed a credit card payment system in which a cardholder receives an eight-**character** so-called VirtualPIN that is tied to personal information submitted during the **application** process, including a **credit card** number. The cost is \$2 per year.

'Our concept supports our belief that credit card...

19961101

15/3,K/39 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04292511 Supplier Number: 46291036 (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

... prospecting and territory management, direct marketing, market analysis, directory assistance cost avoidance, personnel recruiting and **credit card collections applications** .

Key Features of **Select Phone for Networks** include:
-- Saving thousands of dollars on directory assistance annually
-- Ability to export an unlimited amount...

19960408

15/3,K/40 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04244429 Supplier Number: 46214523 (USE FORMAT 7 FOR FULLTEXT)
First Interstate pushes envelope of Web banking
Investment Dealers' Digest, pl4
March 11, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 777

... Bank have paved the way.)
For instance, Kahn says that First Interstate is the only **bank** to offer small business loan **applications** and **account** balances over the Web, and the only bank to allow customers Web-based access to...

...that customers navigate its site by first clicking on a mirror, labeled 'you.' Users then **select** their financial profile on the basis of intentionally nebulous categories, such as 'starving student,' (represented ...

...s feet). The indecisive can choose 'I defy description.' First Interstate then provides hotlinks to **selected** portions of the site, such as basic checking for the student, international banking for the globe-trotter, and a variety of personal investment **options** for parents.

Although First Interstate's new site was only launched March 4, the bank's customers are responding enthusiastically to the changes, according to Vince Hruska, vp of **electronic** commerce products for First Interstate.

Traffic through the site increased tenfold in the first day...

...the launch, and Hruska said customers seem comfortable with the security procedures implemented by the **bank** , since they are submitting checking **account** and loan **applications** through the site.

First Interstate uses security provided by Netscape, as well as additional hardware...

19960311

15/3,K/41 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

03345344 Supplier Number: 44632125 (USE FORMAT 7 FOR FULLTEXT)
VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR

RESTAURANT MARKET

PR Newswire, pN/A

April 28, 1994

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 882

... transaction response times; plural interface processing (PIP) and other money-saving initiatives; and value-added **applications** such as **debit** , private label **cards** and loyalty programs. The **application** will be demonstrated in VeriFone's booth at the National Restaurant Show, May 14-18...

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...a single keystroke, while a second bank of screen-addressable keys is used to access **additional** menus or respond to screen prompts. This improves productivity, reduces the possibility of user errors...

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VeriDine also supports TRANZ(R)-style key sequences, enabling users already familiar with...

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Faster Transaction Response Times

Credit authorization response times can often exceed 20 seconds when using conventional dial-line telephone services...

19940428

15/3,K/42 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

11783227 SUPPLIER NUMBER: 58448048 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Cards in Cyberspace. (NextCard Inc. and other online credit card issuers plan strategy)

JUDD, ELIZABETH

Banking Strategies, 75, 6, 140

Nov, 1999

ISSN: 1091-6385

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2646

LINE COUNT: 00219

... for 2. 9% introductory teaser rates through the mail?"

A much-publicized study confirms that **credit card applicants** on the Internet come with some serious baggage. J. D. Power and Associates found that...

...of the medium, anyone from teenagers to scam artists can don an assumed identity and **apply** for a **credit card** on the Net. Issuers agree that fraud is a serious problem, but insist it's...

...inviting a third party into the transaction means losing some control over customer data. In **addition** , the lines between aggregator and card

• issuer can become uncomfortably blurred. Although aggregators assure their ...

...CardWeb.com because its products weren't priced aggressively enough to compete with other offerings **featured** on the site.

Issuers peddling credit cards on the Internet, then, need a gimmick to...

...has upwards of 30,000 different offers, each with its own unique combination of rates, **credit** limits, rewards and **card** designs. Customers who **apply** on NextCard's Web site begin by entering application information, which the company immediately processes...

19991101

15/3,K/43 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

11582437 SUPPLIER NUMBER: 54102411 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Security, strategy, and the Web.
Tressel, Rose
Credit Union Executive, 38, 6, 37(5)
Nov-Dec, 1998
ISSN: 0011-1058 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2757 LINE COUNT: 00231

... they first appear.

As transactions become more complex, the Web site links with legacy processing **applications** (such as mortgages or **share accounts** and their supporting databases) to add informational value to the customer. Web-server level processing...

...are new and their manipulation possibilities unknown. Once a Web site connects to the internal **network** to bring application information forward, the potential exists for a hacker to destroy or manipulate...

...more a hacker knows about you, the easier it is to break in.

Protecting the **network** and server

The Web's **network** communications language originated in the academic and research communities, which wanted to share information. Security...

...s applications or files, the common solution is to keep the Web server off the **network**, as a sacrificial lamb. Once transactions flow, this no longer is possible, so a protective combination of hardware and software - a firewall - is needed.

Firewall **options** range from the simple to the complex with corresponding price tags; there is no best...

...the host will tolerate.

Forethought is the best investment a credit union can make when **selecting** a firewall solution. Potentially expensive, firewalls are an emerging technology and are both complex and ...causes the stagnation in moving to Stage 3 Web sites and the slow acceptance of **electronic** commerce.

If you handle transactions with sensitive information on the Web, the design should include...

...resident password and member information files from hackers.

Often companies accept sensitive data such as **credit card** numbers over the **open** Web or store the accepted information on servers with little protection. But when that information...

19981101

15/3,K/44 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

11013252 SUPPLIER NUMBER: 54433068 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FULFILLMENT/OPERATIONS.(direct marketing and catalog-related services)
Catalog Age, 16, 5, S17(1)
April, 1999
ISSN: 0740-3119 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 19445 LINE COUNT: 01807

... Telemarketing (on-line inventory; expected ship dates; upselling, substitute selling), Outbound Telemarketing, Mail order processing; **Credit** card processing; Warehousing; Shipping; Catalog request fulfillment; Customer Service; Management Reports. Modern access from remote...etc.

* Fulfillment Operations including picking, materials management, freight manifesting

* Marketing and Forecasting including List Management

* **Financial Applications** including **Accounts** Receivable, Payables & General Ledger

* Telemarketing with Active Telephony & Scripting

* Oracle SmartStore for Business Intelligence

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All West provides quality dependable services at very affordable rates. For free 800 Inbound...sweepstakes, instant win programs, and lead generation.

Services include: lead generation; sweepstakes and contests; catalog **requests**; **credit card** activation programs; automated **credit card** account information; and much more.

The Connection Inbound Telemarketing

11351 Rupp Drive Minneapolis, MN...

19990401

15/3,K/45 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

10637244 SUPPLIER NUMBER: 20821056 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing, Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo Newscast
PR Newswire, p623ATTU003
June 23, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 927 LINE COUNT: 00093

... convenient customer set-up and billing, and adds an easy-to-use, point-and-click **electronic** program guide. Additionally, a new \$100 rebate -- **applied** to the customer's **credit card** upon Turbo Internet(TM) service commencement -- will bring the effective retail price for DirecPC hardware...

...on-line time per month -- \$29.95/mo. including ISP, \$19.95/mo. without ISP.

Additional

hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

-- Family Surfer: 100 hours...

...on-line time per month

-- \$49.95/mo. including ISP, \$34.95/mo. without ISP.

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hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.

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...on-line time per month

-- \$129.95/mo. including ISP, \$109.95/mo. without ISP.

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Surfer also includes a four-seat license for LAN usage, with a \$25/mo. surcharge for each **additional** LAN seat.

For **additional** information about DirecPC products and services, visit www.direcpc.com.

Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to calculate the earnings per share **attributable** to GMH (NYSE symbol) common stock.

Terms and conditions of \$100 Rebate:

Applies only to new **credit card** -billed customers subscribing to Executive Surfer, Family Surfer or Office Surfer rate plans between June...

19980623

15/3,K/46 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

09111462 SUPPLIER NUMBER: 18874623 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Domino's knocking down competition; customers, help yourselves. (Financial Card Services uses Lotus' Domino Web Server for workflow application)

(Company Operations)

Weston, Rusty

PC Week, v13, n46, p67(2)

Nov 18, 1996

ISSN: 0740-1604

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 768

LINE COUNT: 00063

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...the limits on it over the next two or three quarters," Sheley vows.

In practice, **Financial Card** Services' Advanced Customer Support

application is a so-called extranet, a Web-based application that links customers and clients, but...

19961118

15/3,K/47 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08577195 SUPPLIER NUMBER: 18165662 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 976 LINE COUNT: 00085

... prospecting and territory management, direct marketing, market analysis, directory assistance cost avoidance, personnel recruiting and **credit card collections applications**.

Key **Features of Select Phone for Networks** include:
-- Saving thousands of dollars on directory assistance annually
-- Ability to export an unlimited amount...

19960408

15/3,K/48 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08352375 SUPPLIER NUMBER: 17887662 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Gold Awards 1995. (meetings industry)
Meetings & Conventions, v30, n12, pB1(148)
Nov, 1995
ISSN: 0025-8652 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 34302 LINE COUNT: 03550

... 290. May-Dec., Single/Double \$145-199, Crown Level \$219, Suite from \$245. Tax: 10%. **Credit Cards**: all major. For Direct Billing: **apply** in advance. Checks: \$50 cashed daily for nominal charge.

- Principal Meeting Facilities, Equipment and Services...Single/Double \$219-\$249, Suite \$340-745, Cottage \$305. Golf and spa packages, MAP on **request**. Tax: 10%. **Credit Cards**: all major.

- Principal Meeting Facilities, Equipment and Services -

GENERAL COMMENTS - Twenty-three meeting rooms on...Sept. 15 from \$180. Sept. 15-Dec. from \$165. Check out: noon. Check in: 3PM. **Credit Cards**: all major. For Direct Billing: **apply** 30 days in advance. Checks: \$50 cashed.

- Principal Meeting Facilities, Equipment and Services -

GENERAL COMMENTS...11AM. Video check out. Value Seasons: Jan. 2-Feb. 11 and Apr. 23-Dec. 16. **Credit Cards**: all major. For Direct Billing: **apply** 30 days in advance.

- Principal Meeting Facilities, Equipment and Services -

GENERAL COMMENTS - Over 200,000...

19951100

15/3,K/49 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08304564 SUPPLIER NUMBER: 17793238 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Open Development introduces next-generation prepaid calling card system supporting more than 100 million accounts; Open client/server-based prepaid calling card system brings customized service capabilities to

RBOCS and interexchange carriers.

Business Wire, p11271124

Nov 27, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 624 LINE COUNT: 00067

... phone cards to represent a \$1 billion market by the end of 1996.
"We use **Open** Development's openMEDIA Prepaid **phone card** system
for our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition**, it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).
openMEDIA is a core foundation from which all applications can run and...
...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option**.

The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scalability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network**-based **enhanced**
service platforms and prepaid **phone card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...

19951127

15/3,K/50 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

07965973 SUPPLIER NUMBER: 17056850 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Finding the right mechanism for Internet sales. (Notes from the
Infobahn) (Management Strategies: Using Information to Increase
Profits) (Column)**

Crone, Richard

American Banker, v160, n106, p8A(2)

June 5, 1995

DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1290 LINE COUNT: 00113

... and how authentication and validation of
accounts occur.

In Las Vegas type systems, buyers are **requested** to enter **credit
card** numbers without any security mechanisms. Many examples of this can be
seen
on the Internet...

...System process provides safe transactions without the need for Internet
users to purchase or install **additional** software or equipment. It relies
entirely on the most popular and easy-to-use part...

...especially keen on seeing encryption-based systems become the de facto
payment standard on the **Internet**. Why? Because

they allow banks to leverage the existing brand awareness and name
recognition associated...

...Microsoft and Visa International will let Windows users make secure
credit card purchases over the **Internet**.

1 Netscape Communications Corp., which produces an advanced graphical
navigator for the **Internet** is teaming with credit-card processor

First Data

Corp. and MasterCard to support credit card purchases on the Internet

1 Cybercash Inc. is working with several banks to offer a secured connection for authenticating **credit** and **debit** card transactions over the Internet .

1 Open Market is offering a complete electronic infrastructure for establishing and managing a business on the...

19950605

15/3,K/51 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

07236851 SUPPLIER NUMBER: 15180097 (USE FORMAT 7 OR 9 FOR FULL TEXT)

VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR RESTAURANT MARKET

PR Newswire, p0428SJ001

April 28, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 996 LINE COUNT: 00089

... transaction response times; plural interface processing (PIP) and other money-saving initiatives; and value-added **applications** such as **debit** , private label **cards** and loyalty programs. The **application** will be demonstrated in VeriFone's booth at the National Restaurant Show, May 14-18...

...Of-Use

VeriDine takes full advantage of the OMNI 390 system's ease-of-use **features** . An ATM-style interface guides the user through every step of the transaction. One row...

...a single keystroke, while a second bank of screen-addressable keys is used to access **additional** menus or respond to screen prompts. This improves productivity, reduces the possibility of user errors...

...every function. The solution will provide an affordable platform on which to build future restaurant **enhancements** as well."

VeriDine also supports TRANZ(R)-style key sequences, enabling users already familiar with...

...easily operate VeriDine and migrate to the new interface at their own pace. The application **features** a built-in training mode that simulates operations such as dialing out and receiving authorizations...

...Support for personal identification number (PIN) pads is available with selected versions for use with **debit** card **applications** .

Faster Transaction Response Times

Credit authorization response times can often exceed 20 seconds when using conventional dial-line telephone services...

19940428

15/3,K/52 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04137048 SUPPLIER NUMBER: 07887290 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Desktop forgery. (related articles on how to forge a check, tax-related forgery)

Churbuck, David

Forbes, v144, n12, p246(7)

Nov 27, 1989

... FAT, a Netherlands Antilles national living in Boston's North Station neighborhood, claimed on a **Bank** of Boston **credit card application** to be an employee of the Dutch consulate. After he defrauded the bank of about...To save money, businesses are shifting from offset-printed forms stored in filing cabinets to **electronic** forms stored digitally for laser printing. In so doing, they are making it impossible for...

...will stop a really determined thief, but you can at least make him want to **select** another victim. "Try to make a document such that someone tempted to tamper with it will be discouraged by some **feature** or **features** ," advises Thomas Gazda, a document security specialist at Arthur D. Little, the Cambridge, Mass. think...

...put out by all the cross-examining you got last time you walked into a **bank** to **open** a new **account** , brace yourself. Next time it will be a lot worse.

19891127

15/3,K/53 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

01994906 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing, Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo Newscast
PR NEWSWIRE
June 23, 1998 12:16
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 981

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... convenient customer set-up and billing, and adds an easy-to-use, point-and- click **electronic** program guide. Additionally, a new \$100 rebate -- **applied** to the customer's **credit card** upon Turbo Internet(TM) service commencement -- will bring the effective retail price for DirecPC hardware...

...on-line time per
month -- \$29.95/mo. including ISP, \$19.95/mo. without ISP.
Additional hours, \$1.95/hr. including ISP, \$0.95/hr. without
-- Family Surfer: 100 hours of...

...on-line time per month
-- \$49.95/mo. including ISP, \$34.95/mo. without ISP. **Additional**
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP.
-- Office Surfer: 200 hours...

...on-line time per month
-- \$129.95/mo. including ISP, \$109.95/mo. without ISP. **Additional**
hours, \$1.95/hr. including ISP, \$0.95/hr. without ISP. Office
Surfer also includes a four-seat license for LAN usage, with a
\$25/mo. surcharge for each **additional** LAN seat.
For **additional** information about DirecPC products and services,
visit www.direcpc.com.
Headquartered in Germantown, Md., near...

... Electronics Corporation. The earnings of Hughes Electronics are used to calculate the earnings per share **attributable** to GMH (NYSE symbol) common stock.

Terms and conditions of \$100 Rebate:

Applies only to new **credit card** -billed customers subscribing to Executive Surfer, Family Surfer or Office Surfer rate plans between June ...

19980623

15/3,K/54 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2001 American Banker. All rts. reserv.

0213151

*** For This New Visa, Only Web Surfers Need Apply**
American Banker - February 20, 1998; Pg. 12; Vol. 163, No. 34
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,076

BYLINE:
By JENNIFER KINGSON BLOOM

TEXT:
A Silicon Valley community **bank** has introduced a **credit card** that can only be **applied** for over the Internet.
NextCard Visa, which Heritage Bank of Commerce is issuing for a...

...up
technology company called Internet Access Financial Corp., is being touted as the "first true **Internet Visa**."

Customers are sent standard pieces of plastic and monthly bills, but they are encouraged...

...line.
"We believe this is one of the real advances in the use of the **Internet** for consumer banking," said Jeremy Lent, chief executive officer of **Internet Access**, the two-year-old San Francisco company that developed the concept.
It is the...

...that \$264 million-asset Heritage Bank has issued. "We have a strategic interest in the **Internet** as a way of doing business for the future," said Ken Silveira, the Santa Clara...

...of operations and administration.
Though NextCard works like a regular credit card, it has several **features** its creators call unusual. One is an instant response to each application: A Web surfer...

...them to get a better line of credit or a lower rate," Mr. Lent said.

Electronic commerce analysts questioned the need for NextCard, saying that many established **credit card** issuers accept on-line **applications**

Also, consumers might be reluctant to add a new card or switch from an old ...

15/3,K/55 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2001 American Banker. All rts. reserv.

0158753

NOTES ON THE INFOBAHN: Finding the Right Mechanism For Internet Sales
American Banker - June 5, 1995; Pg. 8A; Vol. 160, No. 106
WORD COUNT: 1,265

BYLINE:

By Richard Crone

TEXT:

...and how authentication and validation of accounts occur.

In Las Vegas type systems, buyers are **requested** to enter **credit card** numbers without any security mechanisms. Many examples of this can be seen on the Internet...

...System process provides safe transactions without the need for Internet users to purchase or install **additional** software or equipment. It relies entirely on the most popular and easy-to-use part...

...especially keen on seeing encryption-based systems become the de facto payment standard on the **Internet**. Why? Because they allow banks to leverage the existing brand awareness and name recognition associated...

...Microsoft and Visa International will let Windows users make secure credit card purchases over the **Internet**.

1 Netscape Communications Corp., which produces an advanced graphical navigator for the **Internet** is teaming with credit-card processor First Data

Corp. and MasterCard to support credit card purchases on the **Internet**.

1 Cybercash Inc. is working with several banks to offer a secured connection for authenticating **credit** and **debit card** transactions over the

Internet.

1 **Open Market** is offering a complete electronic infrastructure for establishing and managing a business on the...

15/3,K/56 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00377453 46968242 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Cards in cyberspace

Judd, Elizabeth

Banking Strategies, v75, n6, p140-146, Nov/Dec 1999 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,511

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for 2.9% introductory teaser rates through the mail?"

A much-publicized study confirms that **credit card applicants** on the Internet come with some serious baggage. J. D. Power and Associates found that...

...of the medium, anyone from teenagers to scam artists @an don an assumed identity and **apply** for a **credit card** on the Net. Issuers agree that fraud is a serious problem, but insist it's...

...inviting a third party into the transaction means losing some control over customer data. In **addition**, the lines between aggregator and card issuer can become uncomfortably blurred. Although aggregators assure their ...

...CardWeb.com because its products weren't priced aggressively enough to compete with other offerings **featured** on the site.

Issuers peddling credit cards on the Internet, then, need a gimmick to ...

...has upwards of 30,000 different offers, each with its own unique combination of rates, **credit** limits, rewards and **card** designs. Customers who **apply** on NextCard's Web site begin by entering application

information, which the company immediately processes...

15/3,K/57 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00322285 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
Texas Banking, v86, n10, p1,23+, Oct 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04176

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sec 226.16(g), which allows for delayed disclosures under certain circumstances. If you offer **open -end credit card** products, you must review sec 226.5a(e) and make sure these disclosure requirements are...

...understandable, in writing, and in a form the consumer may keep," you should not allow **electronic** fund transfers until the traditional written disclosures are made.

A schedule to receive e-mail...

...receive traditional "snail mail."

Regulation CC/Expedited Funds Availability Act

Here again, we find that **electronic** disclosures may supplement traditional hard copies, but "all of the disclosures must be given in...
...13(g) commentary states: "A depository bank satisfies the written notice requirement by sending an **electronic** notice that displays the text and is in a form that the customer may keep..."

...under the new Fair Credit Reporting Act, they should be able to opt in for **electronic** contacts.

HUD Regulation X/ Real Estate Settlement Procedures Act

For disclosure purposes under RESPA and...

...and not an application for a federally related mortgage loan under this part. The subsequent **addition** of an identified property to the submission converts the submission to an application for a...in a conservative mode, this guidance suggests that delivery by hand or "snail mail," in **addition** to **electronically**, would be prudent.

Regulations D and Q

These two old rules are the radar traps...

...get caught in these familiar old traps.

Regulation DD/ Truth in Savings Act

If your **bank** allows customers to **open** deposit **accounts** on the Net, sec 230.4(a)(1) specifies 10 business days to mail or...

15/3,K/58 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00319074 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
ABA Bank Compliance, v18, n7, p6-12, Jul/Aug 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 05013

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... delayed disclosures under certain circumstances, which should apply to the Net. If you are offering **open -end credit card** products, you must review sec 226.5a(e) and make sure that these disclosure requirements are...

...understandable, in writing, and in a form the consumer may keep," you should not allow **electronic** fund transfers until the traditional written disclosures are made.

A schedule to receive e-mail...

...when you received them.

Regulation CC/Expedited Funds Availability Act

Here again, we find that **electronic** disclosures may supplement traditional hard copies, but "All of the disclosures must be given in...

...13(g) commentary states, "A depository bank satisfies the written notice requirement by sending an **electronic** notice that displays the text and is in a form that the customer may keep...

...under the new Fair Credit Reporting Act, they should be able to opt in for **electronic** contacts. For example, your customer who mails in a deposit from abroad could get immediate...

...and not an application for a federally related mortgage loan under this part. The subsequent **addition** of an identified property to the submission converts the submission to an application for a...

...in a conservative mode, this guidance suggests that delivery by hand or "snail mail" in **addition** to **electronically**, would be prudent.

Regulations D and Q

These two old rules are the radar traps Act

If your **bank** allows customers to **open** deposit **accounts** on the Net, sec230.4(a)(1) specifies 10 business days to mail or deliver...

15/3,K/59 (Item 4 from file: 268)
DIALOG(R) File 268:Banking Info Source
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00299202 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Taking those first few steps

Cerne, Frank

Credit Card Management, v9, n8, p94-104, Nov 1996 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03095

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... prompted technology vendors to develop software that allows consumers to send, and merchants to receive, **credit card** information over the **open** Internet that is encrypted or protected by passwords. The current technology has succeeded in limiting...via SET."

The significance of SET is that it will allow for the introduction of additional security. The software consumers and merchants use today employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates, electronic commerce is expanding rapidly, in part due to card ...a bridge from the credit card world to the Internet, and that bridge is the **electronic** wallet," says Richard K. Crone, vice president, **electronic** check, for CyberCash. "The wallet provides the ability to transfer value from the credit card...

...come from banks, not card associations or software providers."

But some observers question how popular **electronic** cash products will be with consumers. "Banks should focus on credit cards because the payments...

...payment products that do not encrypt credit card information but use other methods for securing **Internet** payments. San Diego-based First Virtual Holdings Inc. has designed a credit card payment system in which a

cardholder receives an eight-character so-called VirtualPIN that is tied to personal information submitted during the **application** process, including a **credit card** number. The cost is \$2 per year.

"Our concept supports our belief that credit card...

15/3,K/60 (Item 5 from file: 268)

DIALOG(R) File 268:Banking Info Source

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00285228 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Risk management monograph

Anderson, Douglas D / Berry, Reginald I / Kadletz, Edward M / Schreiber, F Barry / et al

Retail Delivery Strategies, v6, p7-22, Autumn 1995 DOCUMENT TYPE: Journal Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 07842

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... line cards.

Organized perpetrators typically "scope out" a prospective target issuer by opening a valid **account** , **requesting** a **debit card** , and examining the magnetic stripe to determine whether the bank has CVV or a PIN...

...cards.

3. PIN Use in Unsecured Devices

Many financial institutions are implementing home PC and **telephone** -based **applications** for bill payment, **account** transfer, **account** inquiry, and other banking services. A surprising number of these installed or planned applications use...levels.

The plan should have the following capabilities and characteristics:

- 1) be a coordinated approach **open** to all **debit card** issuers
- 2) have flexible tools capable of identifying points of fraud and points of compromise...

15/3,K/61 (Item 6 from file: 268)

DIALOG(R) File 268:Banking Info Source

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00283288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Building an effective debit card risk management program

Anderson, Douglas D; Urban, Richard H

ABA Bank Security & Fraud Prevention, v3, n2, p2-3+, Feb 1996

DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02452

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... line cards.

Organized perpetrators typically "scope out" a prospective target issuer by opening a valid **account** , **requesting** a **debit card** , and examining the magnetic stripe to determine whether the bank has CVV or a PIN...counterfeiting.

PIN use in unsecured devices

Many financial institutions are using home personal computer and **telephone** -based **applications** for bill payment, **account** transfer, **account** inquiry and other banking services.

A surprising number of these financial institutions use a portion... levels.

The plan should have the following capabilities and characteristics:

- (1) be a coordinated approach **open** to all **debit card** issuers
- (2) have flexible tools capable of identifying points of fraud and points of compromise...

15/3,K/62 (Item 7 from file: 268)
DIALOG(R) File 268:Banking Info Source
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00242886 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Product file

Talmor, Sharona

Banker, v144, n817, p78-79, Mar 1994 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01232

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... format on a screen or entered into a computer for processing.

The potential for the **application** of DataStrip to **credit cards**, where fraud in the UK is estimated to cost about L600 million, is high. The ...

...Another might be the complex security element.

* American-based software company Applix has introduced an **addition** to its Applixware suite of products, Applix real time. It is a graphical real time...

...2000, Teknekron, Micrognosis and Market Vision can be fed into Applix spreadsheets for portfolio analysis, **options** pricing, index arbitrage or exchange rate monitoring. An application programming interface, which will enable customers...

...began in September 1992.

MarketSheet for Windows supports more than 50 data feeds and several **features** that will **enhance** its capabilities over earlier editions of MarketSheet. It will give developers increased scripting and customise...

...longer limit its presence to one bank per country. The company also plans to provide **additional** products and services for its small and medium-sized businesses. These include facilities to enable...

...de France) and Portugal (Banco de Comercio e Industria) are linked through IBOS on a **network** of 2,600 branches. The company has signed letters of intent with six banks; three to one **bank** per country encouraged customers to **open accounts** with the banks. The Royal **Bank** of Scotland increased its customer base by 20%--of which 80% was directly attributed to...

File 348:EUROPEAN PATENTS 1978-2001/Aug W04

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010830, UT=20010823

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	1744091	APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? - OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	36312	S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	2076	S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T- ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE?)
S4	1149	S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	355746	NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W- WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6	1071051	SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA- T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7	1103054	FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8	3032	S2(S)S6(S)S7
S9	3876	IC="H04L-029/06"
S10	7405	IC="G06F-017/60"
S11	206	S8 AND (S9 OR S10)
S12	316	S2(5N)S6(5N)S7
S13	35	S12 AND (S9 OR S10)

13/3,K/1 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01232798

**Subscriber information management for broadcast systems and Internet
Verwaltung von Teilnehmerinformationen für Rundfunksysteme und Internet
Gestion d'abonnés dans des systèmes de diffusion et Internet**
PATENT ASSIGNEE:

CANAL+ Societe Anonyme, (1452151), 85/89 Quai Andre Citroen, 75711 Paris
Cedex 15, (FR), (Applicant designated States: all)

INVENTOR:

Lebouill, Gilles c/o Canal & Technologies s.a., 34 Place Raoul Dautry,
75516 Paris Cedex 15, (FR)

LEGAL REPRESENTATIVE:

Cozens, Paul Dennis et al (72971), Mathys & Squire 100 Grays Inn Road,
London WC1X 8AL, (GB)

PATENT (CC, No, Kind, Date): EP 1067772 A1 010110 (Basic)

APPLICATION (CC, No, Date): EP 99401890 990723;

PRIORITY (CC, No, Date): EP 99401680 990705

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04N-005/00; G06F-017/30; H04N-007/16;

H04L-012/28; **G06F-017/60**

ABSTRACT WORD COUNT: 55

NOTE:

Figure number on first page: 6

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200102	582
SPEC A	(English)	200102	6266
Total word count - document A			6848
Total word count - document B			0
Total word count - documents A + B			6848

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to deny access to internet services by subscribers.

In order to set up an IAMS **account**, a subscriber first sends a
request for a new **account**, together with information such as
requested e-mail address and **selected options**, from the
receiver/decoder 13 to the IAMS 50. The IAMS checks the smartcard number
...

13/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

01136568

**Transfer system, method, and recording medium therefor
Übertragungssystem und -verfahren mit dazugehörigem Aufzeichnungsmedium
Système de transfert, méthode et moyen d'enregistrement associé**
PATENT ASSIGNEE:

THE SUMITOMO BANK, LIMITED, (1137590), 3-2, Marunouchi, 1-chome,
Chiyoda-ku, Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Bando, Toshiro, c/o The Sumitomo Bank, Limited, 3-2 Marunouchi 1-chome,
Chiyoda-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Brown, Kenneth Richard et al (28831), R.G.C. Jenkins & Co. 26 Caxton
Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 992960 A2 000412 (Basic)

APPLICATION (CC, No, Date): EP 99306615 990820;

PRIORITY (CC, No, Date): JP 98284481 981006
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**
ABSTRACT WORD COUNT: 177

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	1290
SPEC A	(English)	200015	4942
Total word count - document A			6232
Total word count - document B			0
Total word count - documents A + B			6232

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the transferred-to account number to the end of the name of the transferor, an **option** number 003 for setting the transferred-to **account** number to a transfer **requester** code, etc.

By **specifying** any of the above described **options** , and by using the table of transferred-to account numbers and related information shown in

...

13/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the modification of the contents of the electronic ticket;

the electronic wallet, upon receiving the **modification** notification message, generates and then transmits, to the service providing means, a reaction **selection** message **requesting** a refund for the electronic ticket; the service providing means, upon receiving the reaction **selection** message, communicates with the settlement processing means to issue a refund for the electronic ticket...automatic vending machine according to the embodiment of the present invention;

Fig. 39 is a **specific** diagram showing a RAM map for the electronic telephone **card** accounting device according to the embodiment of the present invention;

Fig. 40 is a **specific**...ticket transfer processing according to the embodiment of the present invention;

Fig. 120A is a **specific** diagram showing the data structure of a ticket transfer **request** for the ticket transfer processing according to the embodiment of the present invention;

Fig. 119B is a **specific** diagram showing the data structure of a ticket transfer for the ticket transfer processing according...

...diagram showing the data structure of electronic telephone card installation data;

Fig. 130A is a **specific** diagram showing the data structure of a **modification request** for the electronic telephone **card** installation processing according to the embodiment of the present invention;

Fig. 129B is a **specific**...

13/3,K/4 (Item 4 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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00957813

PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS

**PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET
APPAREIL PERMETTANT DE GERER CE SYSTEME**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:
DE;FR;GB)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE
Morassistrasse 8, 80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)
WO 9821677 980522

APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114

PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 119

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION settlement system according to the second embodiment of the present invention;

Fig. 93D is a **specific** diagram showing the data structure for a

13/3,K/5 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00828046 **Image available**

**BROWSER INTERFACE AND NETWORK BASED FINANCIAL SERVICE SYSTEM
INTERFACE D'EXPLORATION ET SYSTEME DE SERVICES FINANCIERS SUR RESEAU**

Patent Applicant/Assignee:

PAINEWEBBER INCORPORATED, 1200 Harbor Boulevard, Weehawken, NJ 07087, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)
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(Residence), US (Nationality), (Designated only for: US)
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US (Nationality), (Designated only for: US)
HUMMELBERG David, 20 Pheasant Run Drive, Basking Ridge, NJ 07920, US, US
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MARTONE Brian, 900 Willow Avenue, Apartment 7, Hoboken, NJ 07030, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WARNICK Spencer (et al) (agent), Hoffman, Warnick & D'Alessandro LLC, 3
E-Comm Square, Albany, NY 12207, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161589 A2 20010823 (WO 0161589)
Application: WO 2001US1881 20010117 (PCT/WO US0101881)
Priority Application: US 2000182364 20000214; US 2000712358 20001114

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10339

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... menu 206 of a plurality of applications that is proved upon activation
of the application **feature selection** 218. **Applications** generally
provide investor **account** data, online statements, transaction
confirmation, IRS 1099's, investor account information, portfolio
management, TH and...

13/3,K/6 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00826123 **Image available**

**SYSTEM AND METHOD FOR FACILITATING ONLINE SHOPPING ACTIVITIES
SYSTEME ET PROCEDE PERMETTANT DE FACILITER LES ACTIVITES D'ACHAT EN LIGNE**

Patent Applicant/Assignee:

SHOPEAZE SYSTEMS INC, 5201 Great American Parkway, Suite 219, Santa
Clara, CA 95054, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

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(Residence), CA (Nationality), (Designated only for: US)
MALISKA Thomas P, 2850 Middlefield Road, #235, Palo Alto, CA 94306, US,
US (Residence), US (Nationality), (Designated only for: US)
YEE Donald, 27 McNeil Lane, Danville, CA 94526, US, US (Residence), US
(Nationality), (Designated only for: US)

Legal Representative:

KOTWAL Sujit B (et al) (agent), Townsend and Townsend and Crew LLP, Two
Embarcadero Center, 8th floor, San Francisco, CA 94111, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200159664 A1 20010816 (WO 0159664)

Application: WO 2001US4093 20010207 (PCT/WO US0104093)

Priority Application: US 2000502863 20000211; US 2000181666 20000211

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9787

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the user's online shopping time is usually wasted in browsing through
several vendor catalogs.

Additionally, conventional shopping **applications** do not take into
account a user's **specific** needs or **preferences**. For example, if a
user on a diet prefers to purchase items with low fat...

13/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00797965 **Image available**

DATA PROCESSING SYSTEM FOR MANAGING CHEMICAL PRODUCT USAGE

SYSTEME DE TRAITEMENT DE DONNEES PERMETTANT DE GERER L'UTILISATION D'UN
PRODUIT CHIMIQUE

Patent Applicant/Assignee:

ECOLAB INC, Ecolab Center, Saint Paul, MN 55102, US, US (Residence), US
(Nationality)

Inventor(s):

GARDNER James P Jr, 12426 Ravine Circle, Stillwater, MN 55082, US,

Legal Representative:

SORENSEN Andrew D (agent), Ecolab Inc., 840 Sibley Memorial Highway,
Mendota Heights, MN 55118, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131532 A2 20010503 (WO 0131532)

Application: WO 2000US23610 20000828 (PCT/WO US0023610)

Priority Application: US 99428841 19991028

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 12032

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... to characterize use of the chemical product in the chemical application system. a target parameter **specifying** a desired data **characteristic** for product usage relating to the customer **account** , wherein the analysis **application** identifies data that fails to satisfy the target parameters. The data processing system of claim...

13/3,K/8 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00788803 **Image available**

ONLINE VEHICLE REGISTRATION
IMMATRICULATION DE VEHICULE EN LIGNE

Patent Applicant/Assignee:

3M INNOVATIVE PROPERTIES COMPANY, 3M Center, Post Office Box 33427, Saint Paul, MN 55133-3427, US, US (Residence), US (Nationality)

Inventor(s):

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LARSON David W, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
MCMAHON Thomas, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
RAJAN Sundar, Post Office Box 33427, Saint Paul, MN 55133-3427, US,

Legal Representative:

GWIN Doreen S L (et al) (agent), Office of Intellectual Property Counsel,
Post Office Box 33427, Saint Paul, MN 55133-3427, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122317 A2 20010329 (WO 0122317)

Application: WO 2000US25734 20000920 (PCT/WO US0025734)

Priority Application: US 99155713 19990923; US 2000645915 20000825

Designated States: AE AG AL AM AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16514

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... interface of claim 58, wherein the user interface is further operable when the user has **selected** an **option** for ordering a special issue **plate** /document/article for:

displaying a **request** for a vanity identification for use in printing the special issue plate/document/article; allowing...

13/3,K/9 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00787016 **Image available**

**METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES
PROCEDE ET SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET
INTERNET**

Patent Applicant/Assignee:

OY RADIOLINJA AB, P.O. Box 500, FIN-00181 Helsinki, FI, FI (Residence),
FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

VAZVAN Behruz, Viulutie 7 B 25, FIN-00420 Helsinki, FI, FI (Residence),
FI (Nationality), (Designated only for: US)

Legal Representative:

SEPPO LAINE OY (agent), Itamerenkatu 3 B, FIN-00180 Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120506 A1 20010322 (WO 0120506)

Application: WO 2000FI775 20000914 (PCT/WO FI0000775)

Priority Application: FI 991958 19990915

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 20070

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... basis of the said condition.

17. A method according to one of the above Claims, **characterized** in that the said time-window is service/page/**card** -pack-**specific** and/or **application specific**, and that the time-window parameters are sent in connection with the service data (such...or exchange of data, is prevented or terminated.

30. A method according to Claim 29, **characterized** in that the said time window is ser-vice/page/**card** -pack-**specific** or **application - specific** and that the parameters of the time-window are sent to the terminal device (1...).

13/3,K/10 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00781967 **Image available**

**ELECTRONIC FUNDS DISBURSEMENT SYSTEM AND METHOD
PROCEDE ET SYSTEME ELECTRONIQUES DE DEBOURSEMENT DE FONDS**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115101 A1 20010301 (WO 0115101)

Application: WO 2000US20145 20000724 (PCT/WO US0020145)

Priority Application: US 99150434 19990824; US 99457281 19991208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11089

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... card account, updating personal information, i.e., indicative
information, for a card holder, deleting a card account, selecting
a PIC and requesting a report. The selection of any of these
maintenance options causes user computer 4 to generate created card
account maintenance data and to transmit this...

13/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00777022

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED
ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR UNE ARCHITECTURE BASEE SUR
LE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL

(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (et al) (agent), Hickman Coleman & Hughes, LLP, P.O. Box

52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109794 A2-A3 20010208 (WO 0109794)

Application: WO 2000US20704 20000728 (PCT/WO US0020704)

Priority Application: US 99364734 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 133646

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... specific user account. Therefore, it is important that all data access components have a pre **defined account** to use when **requesting** database connections. In **addition**, connections are pooled only within the same process. This implies that every MTS package may...privileges to application accounts. Rights include full access to the application schema and insert on **selected** architecture tables.

RetaAdmin Administrator id. This **account** is used for architecture and **application** maintenance.

RetaUser **Application** id. This **account** is used to gain access to application specific database objects during

13/3,K/12 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777021

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS

Patent Applicant/Assignee:

AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 's Gravenhage, The Hague, NL,
NL (Residence), NL (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto,
CA, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109792 A2 20010208 (WO 0109792)

Application: WO 2000US20549 20000728 (PCT/WO US0020549)

Priority Application: US 99364091 19990730

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 133373

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... specific user account. Therefore, it is important that all data access components have a pre **defined account** to use when **requesting** database connections. In **addition**, connections are pooled only within the same process. This implies that every MTS package ...architecture and application schemas.

Reta-User Application Role. This role provides rights and privileges to **application accounts**. Rights include full access to the application schema and insert on **selected** architecture tables.

RetaAdmin Administrator id. This **account** is used for architecture and **application** maintenance.

RetaUser **Application** id. This **account** is used to gain access to application **specific** database objects during application execution.

Architecture Tables

The ReTA Phase I Architecture Frameworks require the...

13/3,K/13 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777020

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN AN E-COMMERCE TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
(Residence), NL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109791 A2-A3 20010208 (WO 0109791)

Application: WO 2000US20547 20000728 (PCT/WO US0020547)

Priority Application: US 99364161 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 133530

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... specific user account. Therefore, it is important that all data access components have a pre **defined account** to use when **requesting** database connections. In **addition**, connections are pooled only within the same process. This implies that every MTS package may...

13/3,K/14 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00769852 **Image available**

COMMON INTERNET AND BROADBAND SUBSCRIBER MANAGEMENT

SYSTEME DE GESTION D'INFORMATIONS CONCERNANT DES ABONNES A INTERNET

Patent Applicant/Assignee:

CANAL+ SOCIETE ANONYME, 85/89, quai Andre Citroen, Cedex 15, F-75711

Paris, FR, FR (Residence), FR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Designated only for: US)

Legal Representative:

COZENS Paul Dennis (et al) (agent), Mathys & Squire, 100 Grays Inn Road,
London WC1X 8AL, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103422 A2-A3 20010111 (WO 0103422)

Application: WO 2000IB970 20000703 (PCT/WO IB0000970)

Priority Application: EP 99401680 19990705; EP 99401890 19990723

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7571

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to deny access to internet services by subscribers.

In order to set up an IAMS **account** , a subscriber first sends a **request**
for a new **account** , together with information such as **requested**
e-mail address and **selected options** , from the receiver/decoder 13 to
the IAMS 50. The IAMS checks the smartcard number...

13/3,K/15 (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00766075 **Image available**

ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD
SYSTEME DE RELEVÉ, DE PRESENTATION DE FACTURE ET DE PAIEMENT ET PROCÉDE
CORRESPONDANT

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US
(Residence), — (Nationality)

Inventor(s):

GROSS Mitchell I, 3 Columbus Circle, Eastchester, NY 10709, US

DULYK William A, 566 Webster Avenue, New Rochelle, NY 10801, US

LAWRENCE Robert J, 15 Yates Avenue, Ossining, NY 10562, US

UNGER Paul J, 601 West 110th Street, New York, NY 10025, US

Legal Representative:

LIPSITZ Randy, Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New
York, NY 10022, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079451 A1 20001228 (WO 0079451)

Application: WO 2000US16567 20000615 (PCT/WO US0016567)

Priority Application: US 99334876 19990617

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 14443

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... When customer 102 clicks "pay all" from the GUI, customer client software 120 generates payment **requests** using the default funding **account 106 specified** for each biller 108 account. **Additional** default payment **options** may also be **specified** at customer client software 120 in support of the "pay all" option such as whether...

13/3,K/16 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00761430

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
55402-0903, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073956 A2 20001207 (WO 0073956)

Application: WO 2000US14406 20000524 (PCT/WO US0014406)

Priority Application: US 99321274 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 143288

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... more than 5 people, a tool should provide support for multiple developers. This support includes **features** such as object check in/check-out, a central design repository for the storage of **application** objects and user interface **definitions**, and version control. **Additionally**, the development team should be able to cleanly divide the application(s) into pieces that...

13/3,K/17 (Item 13 from file: 349)

DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)
Application: WO 2000US14457 20000524 (PCT/WO US0014457)
Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 143275

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... such as object check in/check-out, a central design repository for the storage of **application** objects and user interface **definitions** , and version control. **Additionally** , the development team should be able to cleanly divide the application(s) into pieces that...

13/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00757392 **Image available**

METHOD AND SYSTEM OF OFFERING WIRELESS TELECOMMUNICATION SERVICES IN A VISITED TELECOMMUNICATION NETWORK

PROCEDE ET SYSTEME OFFRANT DES SERVICES DE TELECOMMUNICATION HERTZIENNE DANS UN RESEAU DE TELECOMMUNICATIONS VISITE

Patent Applicant/Assignee:

NOKIA NETWORKS OY, Keilalahdentie 4, FIN-02150 Espoo, FI, FI (Residence),
FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

TIMONEN Juha T, Soiroitie 7, FIN-90800 Oulu, FI, FI (Residence), FI
(Nationality), (Designated only for: US)

SMOLANDER Jouni, Pellervonkatu 22 A 13, FIN-33540 Tampere, FI, FI
(Residence), FI (Nationality), (Designated only for: US)

Legal Representative:

KOLSTER OY AB, Iso Roobertinkatu 23, P.O. Box 148, FIN-00121 Helsinki, FI
Patent and Priority Information (Country, Number, Date):

Patent: WO 200070798 A1 20001123 (WO 0070798)
Application: WO 2000FI429 20000512 (PCT/WO FI0000429)
Priority Application: FI 991105 19990514

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12223

International Patent Class: **G06F-017/60** ...

Fulltext Availability:

Detailed Description

Detailed Description

... may comprise e. g. identification data of the user, the mobile station
IVIS, the smart **card** SC or some other **application**. A **specific**
combination of **characters**, for example, can be used as a user
identifier, which is entered by the user...

13/3,K/19 (Item 15 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00753798 **Image available**

ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE

Patent Applicant/Assignee:

SPENDCASH COM INC, Suite 1401, 90 William Street, New York, NY 10038, US,
US (Residence), US (Nationality)

Inventor(s):

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, US

REDDY Benjamin I, 6th Floor, 135 Grand Street, New York, NY 10013, US

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
1300 I Street N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067178 A2 20001109 (WO 0067178)
Application: WO 2000US11854 20000503 (PCT/WO US0011854)
Priority Application: US 99132385 19990504

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10488

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... for example, withdrawing funds or opening an on-line account. For this invention consumer 22 chooses the option to open an account on broker computer 10. Terminal 38b then prompts consumer 22 for a payment method. The...

13/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00750424 **Image available**

APPARATUS AND METHOD FOR PROVIDING PRODUCTS AND SERVICES IN A TRANSPORT VEHICLE USING A NETWORK OF COMPUTERS
SYSTEME ET PROCEDE DESTINES A FOURNIR DES PRODUITS ET DES SERVICES GRACE A UN RESEAU D'ORDINATEURS DANS UN VEHICULE DE TRANSPORT DE PASSAGERS

Patent Applicant/Inventor:

BROTHERSTON David N, 930 Camino Ibiza, San Clemente, CA 92672, US, US
(Residence), US (Nationality)

Legal Representative:

FURRER Brian P, Taiyo, Nakajima & Kato, 7th Floor, HK-Shinjuku Bldg.,
3-17, Shinjuku 4-chome, Shinjuku-ku, Tokyo 160-0022, JP

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063806 A1 20001026 (WO 0063806)

Application: WO 2000US10031 20000412 (PCT/WO US0010031)

Priority Application: US 99129998 19990419

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9019

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... may configure the system to operate in only a part of the cabin and may specify other display options 257,258. Service requests , including credit card verifications 259 communicate with the Cabin Server 14 to update the status 260. As service...

13/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00736839

INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM
SYSTEME INTERACTIF D'INFORMATIONS ET DE TRAITEMENT D'OPERATIONS BANCAIRES A ACCES A DISTANCE

Patent Applicant/Assignee:

NATIONAL CITY BANK, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

Patent Applicant/Inventor:

KJONAS Donald W, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

ANDREAS David L, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
(Residence), US (Nationality)

Legal Representative:

KEOUGH Steven J, Patterson & Keough, P.A., 4800 IDS Center, 80 South 8th

Street, Minneapolis, MN 55401-2100, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200049552 A2 20000824 (WO 0049552)
Application: WO 2000US4269 20000218 (PCT/WO US0004269)
Priority Application: US 99252834 19990219
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7248

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... secondary use as a drop-off for original documents relating to
consumer transactions such as **account application** .

Specific advances, **features** and advantages of the present invention
will become apparent upon examination of the following description...

13/3,K/22 (Item 18 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00731975 **Image available**

A METHOD AND DEVICE FOR EXCHANGE OF INFORMATION

PROCEDE ET DISPOSITIF D'ECHANGE D'INFORMATIONS

Patent Applicant/Inventor:

IDERUP Mats, Rudeboksvagen 814, S-226 55 Lund, SE, SE (Residence), SE
(Nationality)

STRANDMARK Bjorn, Appelvagen 3, S-241 93 Eslov, SE, SE (Residence), SE
(Nationality)

LARSSON Anders, Poppelvagen 12, S-244 41 Kavlinge, SE, SE (Residence), SE
(Nationality)

Legal Representative:

HANSSON THYRESSON PATENTBYRA AB, Patent Dept., Box 73, S-201 20 Malmo, SE

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045311 A1 20000803 (WO 0045311)

Application: WO 2000SE160 20000127 (PCT/WO SE0000160)

Priority Application: SE 99321 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Swedish

Fulltext Word Count: 5111

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of the smart card. An example of a standardized operating system for

managing these smart cards is OTA (Open Terminal Architecture).

In addition, a smart card can utilize encryption that makes it difficult to counterfeit. This makes a smart card well suited for all types of...

13/3,K/23 (Item 19 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00729644 **Image available**

SYSTEM AND METHOD FOR RECOVERING REFUNDABLE TAXES

SYSTEME ET PROCEDE DE RECOUVREMENT DE TAXES REMBOURSABLES

Patent Applicant/Assignee:

MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, NY 10577, US, US (Residence), US (Nationality)

Inventor(s):

CERRA Peter J, 28 Crest Drive, White Plains, NY 10607, US,

Legal Representative:

SCHEINFELD Robert C (agent), Baker Botts L.L.P., 30 Rockefeller Plaza, New York, NY 10112-0228, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042546 A2-A3 20000720 (WO 0042546)

Application: WO 2000US1144 20000118 (PCT/WO US0001144)

Priority Application: US 99232555 19990118

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8801

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... with the VAT application. If so, step 714 proceeds to the subroutine to obtain a card with the VAT application, described in Figure 7C. If this option is not chosen, step 716 determines if the user pressed button 814 to indicate setting up of the...

13/3,K/24 (Item 20 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00723846 **Image available**

ENCRYPTED VIRTUAL PRIVATE NETWORK FOR ACCESSING REMOTE SENSORS

RESEAU PRIVE VIRTUEL CHIFFRE SERVANT A ACCEDER A DES DETECTEURS A DISTANCE

Patent Applicant/Assignee:

CYBERSIGNS INC, Suite 202, 8304 Clairemont Mesa Boulevard, San Diego, CA 92111, US, US (Residence), US (Nationality)

Inventor(s):

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KOZUBIK John, P.O. Box 4867, Boulder, CO 80306, US

CHIRANAKHON Grean, Apt. 183, 3770 Boyd Avenue, San Diego, CA 92111, US

Legal Representative:

HUNT Dale C, Knobbe, Martens, Olson & Bear, LLP, 16th floor, 620 Newport Center Drive, Newport Beach, CA 92660, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200036807 A2 20000622 (WO 0036807)
Application: WO 99US30139 19991217 (PCT/WO US9930139)
Priority Application: US 98216388 19981218; US 98216415 19981218; US 98216700 19981218

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15467

Main International Patent Class: H04L-029/06

Fulltext Availability:

Detailed Description

Detailed Description

... password or login name as well as the ability to choose a unique sequence to **make** it easier to remember.

Center Staff Controls Access - Parents **request additional accounts** giving the center staff the ability to determine appropriateness of access for the additional users...

13/3,K/25 (Item 21 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00720397 **Image available**

INTERNET-BASED NETWORK MARKETING

MARKETING DE RESEAU SUR INTERNET

Patent Applicant/Assignee:

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Inventor(s):

LEVINE William A, 2994 Bernice Drive, Jacksonville, FL 32257, US

Legal Representative:

GARDNER Arthur A, Gardner & Groff, P.C., Paper Mill Village, Building 23, 680 Village Trace, Suite 300, Marietta, GA 30067, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200033272 A1 20000608 (WO 0033272)

Application: WO 99US28605 19991202 (PCT/WO US9928605)

Priority Application: US 98110673 19981202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3213

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the net purchase price.

Step 8: Payment

Once the product, program, or service has been **chosen**, customers are given the **option** of paying by credit **card**, electronic transfer, and/or **application** of credits.

Step 9: Verification of Purchase

An e-mail receipt for verification of the...

13/3,K/26 (Item 22 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00708113

ELECTRONIC CATALOG AND SHARED ELECTRONIC TRANSACTION SYSTEM

CATALOGUE ELECTRONIQUE ET SYSTEME DE TRANSACTION ELECTRONIQUE PARTAGE

Patent Applicant/Assignee:

ELECTRONIC COMMERCE AND CATALOG SERVICES INC, ELECTRONIC COMMERCE AND
CATALOG SERVICES, INC., 5212 Baltimore Avenue, Bethesda, MD 20816, US

Inventor(s):

MATTERN Robin A, MATTERN, Robin, A., 1610 Apricot Court, Reston, VA
20190, US

LIZARDOS Elias, LIZARDOS, Elias, Apartment 237, 1504 Lincoln Way, McLean,
VA 22102, US

NIKAS Basil W, NIKAS, Basil, W., 5212 Baltimore Avenue, Bethesda, MD
20816, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0021012 A2 20000413 (WO 200021012)

Application: WO 99US23224 19991004 (PCT/WO US9923224)

Priority Application: US 98102967 19981002

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY

KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 5988

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... enters the requested personal information (billing and shipping addresses, phone number, E-mail address, etc.); **chooses** among the payment **options** offered; then enters the **requested** payment information, e.g. credit **card** type, account number, etc.

All information that is captured in the above process is recorded...

13/3,K/27 (Item 23 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00692500

AUTOMATED DOCUMENT CASHING SYSTEM

SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:

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Sheridan Road, Chicago, IL 60660, US

Inventor(s):

GUSTIN Robin Haley, GUSTIN, Robin, Haley, 6171 North Sheridan Road,
Chicago, IL 60660, US

LIVINGSTON Troy W, LIVINGSTON, Troy, W., 501 Pfingsten, Northbrook, IL
60062, US

PARK Namsoo, PARK, Namsoo, 2232 Kensington Drive, Schaumburg, IL 60194,
US

SHEKOORY Nabil, SHEKOORY, Nabil, 6811 North Lakewood 2E, Chicago, IL
60626, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0005667 A2 20000203 (WO 200005667)

Application: WO 99US15446 19990708 (PCT/WO US9915446)

Priority Application: US 98113913 19980710

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 28040

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... 0-9,999.

U8 Cents; 0-99.

CIRS CONF Conf; Amount confidence.

CIRS-AMOUNT;

// Generic **account** field. May contain any **application -specific**
characters , but would typically be digits.

typedef char CIRS-ACCOUNT[201;

// CIRS specific date field.

typedef...0-9,999.

U8 Cents; 0-99.

CIRS-CONF Conf; Amount
confidence.

CIRS-AMOUNT;

// Generic **account** field. May contain any **application -specific**
characters , but would typically be digits.

typedef char CIRS-ACCOUNT[201;

// CIRS specific date field.

typedef...

13/3,K/28 (Item 24 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00661008 **Image available**

ELECTRONIC COMMERCE METHODS AND APPARATUS

PROCEDE ET APPAREIL DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Inventor(s):

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GOROSTIS Oliver, GOROSTIS, Oliver , 9, rue d'Auvergne, F-50130 Octeville
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Patent and Priority Information (Country, Number, Date):

Patent: WO 9944165 A1 19990902

Application: WO 99US4132 19990225 (PCT/WO US9904132)

Priority Application: US 9875872 19980225; US 99256540 19990224

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 6436

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... TxS engine layer manages pre-paid distributed transactions. The TxS engine is free of vendor-specific features , and has an open architecture, in that pre-paid accounts can be initially set up by an existing debit platform vendor's software, then later...

13/3,K/29 (Item 25 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00630204 **Image available**

AUTOMATED METER READING SYSTEM

SYSTEME DE LECTURE AUTOMATIQUE DES COMPTEURS

Patent Applicant/Assignee:

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Inventor(s):

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MILL David Ethan, MILL, David, Ethan , 5201 Harrington Grove Drive,
Raleigh, NC 27613 , US

HUBBARD Charles Keith, HUBBARD, Charles, Keith , 19 Shepherd Street,
Raleigh, NC 27607 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9913426 A1 19990318

Application: WO 98US19034 19980911 (PCT/WO US9819034)

Priority Application: US 9758659 19970911; US 9882647 19980521; US
9882758 19980521; US 9882568 19980521; US 9882811 19980521

Designated States: AU BR CA MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 46466

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... a meter from an account.

Account This disassociation does not physically Synchronous remove the meter.

Request

Modify **Account** Modifies the definition of an existing Synchronous account .

Request

Terminate **Account** Terminates an account . The account Synchronous must not have any meters 60 assigned to Request it.

Rates include...

13/3,K/30 (Item 26 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00597815 **Image available**

HOTEL CHECK-IN SYSTEM WITH WIRELESS COMMUNICATION

SYSTEME D'ENREGISTREMENT AVEC COMMUNICATION SANS FIL POUR HOTELS

Patent Applicant/Assignee:

MARTIN Jay R, MARTIN, Jay, R., 1735 Green Bay Road, Highland Park, IL 60035, US

MARTIN Scott E, MARTIN, Scott, E., 1735 Green Bay Road, Highland Park, IL 60035, US

Inventor(s):

MARTIN Jay R, MARTIN, Jay, R., 1735 Green Bay Road, Highland Park, IL 60035, US

MARTIN Scott E, MARTIN, Scott, E., 1735 Green Bay Road, Highland Park, IL 60035, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9843195 A1 19981001

Application: WO 97US4546 19970321 (PCT/WO US9704546)

Priority Application: WO 97US4546 19970321

Designated States: AU CA CN JP KR MX NO RU AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 6980

International Patent Class: G06F-017/60 ; G06G-007/52;

Fulltext Availability:

Detailed Description

Detailed Description

... include circuitry to receive and store in memory the credit card identity information of the card authorized to open a specific guest room. In addition the circuitry will be connected with the room card reader 55 to receive card identity...

13/3,K/31 (Item 27 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00580471 **Image available**

MICROPROCESSOR CARD PAYMENT SYSTEM

SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR

Patent Applicant/Assignee:

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Inventor(s):

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NGAIR Teow-Hin, NGAIR, Teow-Hin , Block 334, Kang Ching Road &13-254,
Singapore 610334 , SG

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825220 A1 19980611

Application: WO 97SG65 19971203 (PCT/WO SG9700065)

Priority Application: SG 9611524 19961204

Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 10980

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... e., non-repeating value of seq# to foil or identify replay attack. The
authenticated withdrawal **request** **optionally** contains the
microprocessor **card** 's card# , C-balance , and the **specified**
withdrawal amount. As described above, the request contains either a
digital signature or a secret...

13/3,K/32 (Item 28 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00572478 **Image available**

METHOD OF TRANSFERRING FUNDS EMPLOYING A THREE;ndash;NODE REAL;ndash;TIME
ELECTRONIC INTERLOCK

PROCEDE PERMETTANT DE TRANSFERER DES FONDS AU MOYEN D'UN VERROUILLAGE
ELECTRONIQUE EN TEMPS REEL A TROIS NOEUDS

Patent Applicant/Assignee:

UNISYS CORPORATION, UNISYS CORPORATION , Township Line and Union Meeting
Roads, Mail Stop ClSW19, Blue Bell, PA 19424;ndash;0001 , US

Inventor(s):

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92653 , US

McSWEENEY Joseph C, McSWEENEY, Joseph, C. , 32775 Sentinal Drive, Trabuco
Canyon, CA 92679 , US

THOMPSON James W, THOMPSON, James, W. , 22681 Whiteoaks, Mission Viejo,
CA 92692 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9818095 A1 19980430

Application: WO 97US19082 19971021 (PCT/WO US9719082)

Priority Application: US 96735145 19961022

Designated States: CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 7761

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... owner. Then, the accounts A(r) and A(s) which are identified in each
input **request** **specify** both the **account** owner and the account
number. Similarly, any **additional** items of information can be included
in the customer accounts and net accounts over that...

13/3,K/33 (Item 29 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00557790 **Image available**

A. METHOD AND SYSTEM FOR USING AN APPLICATION PROGRAMMABLE SMART CARD FOR FINANCIAL TRANSACTIONS IN MULTIPLE COUNTRIES

PROCEDE ET SYSTEME UTILISANT UNE CARTE A PUCE PROGRAMMABLE PAR APPLICATIONS POUR EFFECTUER DES TRANSACTIONS FINANCIERES DANS PLUSIEURS PAYS

Patent Applicant/Assignee:

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Development Center, 12731 W. Jefferson Boulevard, Los Angeles, CA 90066
, US

Inventor(s):

KAWAN Joseph C, KAWAN, Joseph, C. , 2034 Paramount Drive, Hollywood, CA
90068 , US

YUNG-HANG TAN Warren, YUNG-HANG TAN, Warren , 2374 Moberly Court,
Thousand Oaks, CA 91360 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9802834 A1 19980122

Application: WO 96US20290 19961230 (PCT/WO US9620290)

Priority Application: US 96683781 19960716

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD

SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU

MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 7300

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... ATM interpreter (3) is a generalized application program that performs the basic function of smart **card application** programs, but does not have the **specific** perimeters, security **features** , access conditions, and data structure rules that distinguish one smart **card application** program for another.

The first application module (4) contains **additional** programming which can fill in the gaps for the ATM interpreter (3) to allow the...

13/3,K/34 (Item 30 from file: 349)

DIALOG(R) File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00513793 **Image available**

SALES PROCESS SUPPORT SYSTEM AND METHOD

SYSTEME DE SUPPORT POUR LES TECHNIQUES DE VENTE ET METHODE ASSOCIEE

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

MELCHIONE Anthony R

MARTINEZ Rafael

SEIFERT Eric

HIRSCH Martin

Patent and Priority Information (Country, Number, Date):

Patent: WO 9715023 A2-A3 19970424

Application: WO 96US16306 19961017 (PCT/WO US9616306)

Priority Application: US 95544102 19951017; US 96702039 19960823

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT

RO RU SD SE SG TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ

MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI

CM GA GN ML MR TD TG

Publication Language: English

Fulltext Word Count: 33592

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... variables at the household level.

However, even in this case the user may want to **specify** other **characteristics** that the product must have (**open** date, individual **account** balance, etc.) that are only available at the account level. This query will pick all...

13/3,K/35 (Item 31 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00429725

COMPUTER BASED FINANCIAL PLANNING SYSTEM

SYSTEME INFORMATISE DE PLANIFICATION FINANCIERE

Patent Applicant/Assignee:

BUSINESS MATTERS INCORPORATED

Inventor(s):

WEISS David J

KALIN Ronald

GOOD Philip N Jr

LOW Robert J

LOHNES Phillip P

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625717 A1 19960822

Application: WO 96US1057 19960125 (PCT/WO US9601057)

Priority Application: US 95388478 19950214

Designated States: CA AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 17228

Main International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... on credit. In box 254 the user is asked to break down the sales into **open account** (credit), cash and credit **card**, and **optionally** the user can **select** whether he offers prompt payment discounts or whether there are any credit card fees to.